What is Success?

Roger W. Babson

HF5386
.B225

WHAT IS SUCCESS?

SPIRITUAL ENGINEERING BOOKS

By ROGER W. BABSON

President Babson's Statistical Organization

What is Success?

The great business authority answers his own question "What is Success" by dealing with its various phases; viz., Taking Our Bearings, The Desired Goal; What are we Seeking, How to Succeed, What is Success? etc. $1.25.

Making Good in Business

The latest work by the author of with the most valuable sort of hints and "Fundamentals of Prosperity" is crammed suggestions for the attainment of a well-balanced, normal, successful, business career. $1.25.

Fundamentals of Prosperity

Western Christian Advocate says: "Just the thing you want to reach the apathetic man who passes up the church and spends his powers and energies on patriotism and good citizenship. Get this book at once. Read it." $1.00.

New Tasks for Old Churches

Straight Talks to the Men of the Churches. Suggestions for the solution of to-day's problems, clear-cut and courageous.

THIRD EDITION—$1.00

The Future of the Churches

Historic and Economic Facts

MR. BABSON shows in a constructive way how the future prosperity and achievement of the church are dependent on its ability to enter fully into the manifold life of the people. $1.00.

WHAT IS SUCCESS?

By
ROGER W. BABSON

Author of
"New Tasks For Old Churches," "Making Good in Business," "Fundamentals of Prosperity."

New York Chicago
Fleming H. Revell Company
London and Edinburgh

Copyright, 1923, by
FLEMING H. REVELL COMPANY

New York: 158 Fifth Avenue
Chicago: 17 North Wabash Ave.
London: 21 Paternoster Square
Edinburgh: 75 Princes Street

34421

To
Franklin T. Miller
In acknowledgment of the many truths which the writer has learned from him and his work.

INTRODUCTION

ANY one who writes a book on Success is very much like the bald-headed man who manufactured the hair tonic. I therefore desire to acknowledge at the start my unworthiness for the job. However, on the principle that "Fools rush in where angels fear to tread," I have attempted the task and sincerely hope it will be accepted in the friendly spirit in which it is written.

The book is an honest analysis of Success, based on my experience and acquaintance with America's leading bankers, manufacturers, and merchants. Whether or not the reader agrees with the conclusions, he may be sure that they are based upon real life and not upon mere theory. Moreover, the chapters are complete except in one particular which it is very difficult to describe.

I refer to the human sympathy which all truly successful men so clearly pos-

sess. Their wives may pose and their children may be snobs; but the men themselves are humble, democratic, with a real interest in every one with whom they come in contact. Every big man is easy to approach, friendly in manner, and has a genuine desire to be neighbourly.

Whether this very human side of the great industrial leaders is a reaction from their success, or whether it is the cause of that success, cannot be ascertained. Therefore it is not considered in the pages that follow. Nevertheless it is a very important and outstanding feature of their lives. It is even more remarkable when one remembers that they have no more hours in the day for all their work, including these little deeds of kindness, than have you or I.

R. W. B.

Wellesley Hills, Mass.

CONTENTS

CHAPTER		PAGE
I.	Analysing Men	11
II.	Occupations and Associates .	34
III.	Fundamental Law	49
IV.	No Exceptions	60
V.	Analysing Success	73
VI.	Taking Our Bearings . . .	88
VII.	What Are We Seeking? . .	100
VIII.	The Desired Port	115
IX.	Investments and Success . .	126
X.	Developing Success-Producing Qualities	143

I

ANALYSING MEN

I ONCE had the pleasure of crossing the ocean with the late J. Pierpont Morgan. We were both bound for Italy. The *Adriatic,* on which we were travelling, stopped at the Azores and also at the Madeira Islands, where we all went ashore, even though many of us had been ashore there on earlier visits. While at Madeira we took the popular trip up the mountain, and Mr. Morgan went with the rest of us.

When taking this trip, one purchases a round trip ticket at the little office at the foot of the hill. As there was a large party of us, we formed a line and passed along in front of this little office to purchase our tickets at the window. The line passed along quite rapidly until Mr. Morgan reached the window; then there was a long delay. Upon inquiring the

difficulty, I found that Mr. Morgan had not received quite the right change. He had American money while the fare was quoted in foreign money and although only a few cents were involved, he felt that he had been cheated. He, therefore, insisted on the right change, even though it required much time and argument for him to get it.

After returning aboard ship some one figured the value of his time based on his hourly income. It was found that he used about one hundred dollars' worth of time in collecting these few pennies. As the group was largely made up of men of wealth it was further estimated that the total time which he consumed of the group as a whole amounted to many thousands of dollars. Mr. Morgan was not disturbed, however, by this figuring or any criticism involved with it. He only replied:

"No lesson in integrity ever cost too much. The great need of business to-day is greater integrity among those higher up and those in the most humble positions.

Whenever an opportunity presents itself for teaching integrity I seize it. Sometimes the opportunity comes when talking with the president of a New York bank or the general manager of a great railroad system. Other times it comes when negotiating with a street peddler or when purchasing a ticket, as was the case this morning. The great need of business today is greater integrity and it never costs too much to teach this lesson when the opportunity arises. Young men especially need to learn this lesson, as it is one of the walls of success in every line of endeavour."

J. Pierpont Morgan was the outstanding figure in American finance during that great development period of our country following the panic of '93. He was America's greatest captain of finance. Yet he was a very ordinary man in many ways. He had an uncertain disposition and a temper which he controlled with difficulty; he had favourites to whom he was very kind and enemies to whom he was very severe. He often acted on snap judg-

ment and often made serious mistakes. Friends and enemies, however, agree that he was square, honest, and just, as he saw the light. Everybody trusted him.

When disagreement came between two large railroad systems, the officials would leave it to Morgan to settle; when several great steel corporations began cutting prices and ruining one another, Morgan was the only man who could bring them together; and when any trouble came to the financial community, all of the leaders with one accord went to Morgan to guide them out of the wilderness. This was especially true in the panic of 1893, the panic of 1903, and the panic of 1907. He was the only man able to bring the distrusting forces together and to get them to work for the common cause. They trusted him because he stood for integrity. This trait he inherited from his father, Julius, and the trait is still possessed by his son, Jack, who is now head of the house of Morgan.

Integrity is the first wall to be erected when building a successful career. A dis-

honest man cannot be happy. Truth and happiness go together. A man may be truthful and not be happy; but no man can be happy and continually untruthful. Dishonesty has killed more men than any disease.

* * * * *

In the course of my professional work, I have been obliged to study the history of many of the great industries. I have found that each of these industries has been born in the soul of some one individual. It is impossible to tell the story of any of America's great industries without likewise telling of the struggles of one of America's great men.

Hence, when the steamship is mentioned, we think of Fulton; when the trans-Atlantic cable is mentioned, we think of Field; when the telegraph is mentioned, we think of Morse; and when the reaping machine is seen, we think of McCormick. Goodyear's name will forever be linked with rubber products; Wright's name, with airplanes; Edison's name, with the incandescent lamp; Mar-

coni's with the wireless telegraph; and Alexander Graham Bell's, with the telephone. Then when one begins to study the lives of these men, he finds inevitably that they were all tremendously industrious. Nothing is truer than, "Genius is but another name for hard work."

I remember once being in my New York office and having the clerk tell me that Thomas A. Edison's assistant, Mr. Meadowcroft, wanted me on the 'phone. He was talking from West Orange, New Jersey, and said that Mr. Edison desired to see me "at twelve o'clock." Looking at my watch and finding it to be twenty minutes of twelve, I replied:

"It is now twenty minutes of twelve; I cannot possibly get over to West Orange, New Jersey, by twelve o'clock."

"Oh," replied Mr. Meadowcroft, "Mr. Edison means twelve o'clock to-night—not twelve o'clock this noon."

About 10 P. M. I left the Pennsylvania Hotel, where I like to stop when in New York, and taking a train for West Orange, New Jersey, arrived at Mr.

Edison's house about 11 P. M. I was taken into the living room and found Mr. Edison listening to some music on the piano. He had a well-known pianist there trying various pieces. It was a grand piano with the cover opened wide. Mr. Edison was leaning against the piano with his hand over his ear and his head under the cover. Apparently the phonograph cannot properly record all pieces of music. There are maximum and minimum notes—to speak statistically—which are not recorded well by this wonderful machine. Mr. Edison had a large number of selections which this man was playing for him. Some of these selections he would throw out after only a few chords had been played; others he would have played half through and then throw out; while now and then he would find one satisfactory and stick it in his pocket.

At five minutes of twelve he dismissed the pianist and asked me to come upstairs. Promptly at twelve o'clock we sat down to luncheon. Mrs. Edison told me that this was quite a customary thing at

night. Mr. Edison was a prodigious worker; eighteen or twenty hours a day was nothing for him. When intensely interested in his work, he would sometimes go two or three days without changing his clothes or coming home, even though the house is but a short walk from his laboratory.

If there is any one outstanding feature of those men whose names are household words it is "industry." All of them have temptations. Each of them fails in some one particular. No man has all the good qualities. Almost every great captain of industry has some one distinct weakness, if not some cardinal sin. On the other hand, all of them are tremendously industrious. When riding in the smoking compartment of a Pullman, one often hears these prominent men "cussed and discussed." It is the popular thing to criticise and rap men who have acquired wealth, power, and fame. However, you never heard one of these great men discussed without also hearing the critics unanimously agree that, "He is a great

worker. Whatever else may be said about him, he surely is industrious. He's the first in the office in the morning and he's the last to leave at night. He's always thinking about his work and always on the job." Therefore, it is very reasonable to select Industry as the second wall of success. Furthermore, like Integrity, it is a very essential wall. These two together form the corner of the structure.

From 1897 to 1903 the magazines and newspapers contained stories of the Standard Oil Company and its founder, John D. Rockefeller. Nothing seemed too bad to say about the Standard Oil Company or about Mr. Rockefeller, and yet there was a certain charm about these names even then. While magazines were running serial stories making him out to be the worst man that ever lived, yet his word was magic. The very fact that he entered a building or visited a certain city was telegraphed throughout the country and published in every paper as an item of important news. Whether this reac-

tion against Rockefeller was because he was the richest man in the world, or whether it was due to the fact that public sentiment was changing, I do not know. The fact remains, nevertheless, that in those days he was the great outstanding figure in America, and far overshadowed any President or banker or railroad magnate of his day.

He truly was a remarkable man. Born July 8, 1839, at Richford, N. Y., at fourteen he moved to Cleveland and at sixteen he went to work at $25.00 per month. After working four years he received only $700.00 a year, and yet he retired at fifty-five years of age as the richest man in the world. I have heard many discussions of the secret of Rockefeller's power. Some have reasoned that it was due to his intense religious emotions, others to his tremendous energy, others to his keen foresight. His closest friends, however, will tell you that his success was due to his intelligence, using that word in its broadest sense. He had no college education and only a comparatively few years

of simple schooling. Yet he was always a student.

From the very first he mastered the job which he had. It is even said what a lucky man he was to enter the oil industry which has since developed to such tremendous proportions. When one hears of Rockefeller, he naturally thinks of the automobile and of the universal use of gasoline. Yet when Rockefeller was the richest man in the world, there was no such thing as the automobile and no use for gasoline excepting by tailors to cleanse clothes! No, there was absolutely no luck in connection with Rockefeller's interest in the petroleum industry. He made his wealth by intelligence and organisation. Some even claim it was Rockefeller who made the automobile industry possible, and that without his preliminary work in organising the oil industry, automobiles would not then have been commercialised; but this is not so.

Rockefeller's early years had been in connection with a forwarding and produce commission business. He was a natural

student and investigator, whether in connection with the little Baptist Church in which he was so much interested, or when obtaining customers for his firm among the country farmers of Ohio. During those four years with that commission house he determined to go into business for himself, and thereupon set out to determine what line of business would probably have the greatest growth and development. Although the oil industry was young in those days, he selected it after most careful investigation and calculation. He was twenty-two years of age when he helped establish the oil refining firm of Andrews, Clark & Company, which was shortly afterwards changed to the name of Rockefeller & Andrews. From that day on Mr. Rockefeller has never made a move without calculating with the greatest precision not only what he must do to finish the job, but what others could do to block him or to help him. He had tremendous foresight and was always looking ahead. This is true intelligence.

Intelligence does not consist of college diplomas. Memory is not intelligence. A phonograph or dictaphone is not intelligent. A great public library may contain a tremendous number of facts, but it is not intelligent. Once Mr. Rockefeller was asked to whom he owed his intelligence. He replied:

"I owe such intelligence as I have to my father and mother. They were the ones who trained me. I remember that when I entered business, my father loaned me $1,000 at 10 per cent. interest. When loaning me the money, he gave me a little talk on the fundamentals of credit and how to establish a credit. This information was the basis of my fortune. He not only instructed me as to the necessity of being able to meet my obligations, but he tested me thoroughly in the process. Whenever there was a pinch in the money market, my father would call my loan. The first time, I was unable to meet it, and he gave me a terrible scolding. The next time he called it, I was able to pay one-half of the thousand dollars back, and

he again talked sharply to me. In a few weeks, however, he came back to reloan me the $500 which I had paid him. After that I was in shape always to meet my obligations, and whenever he called for the thousand dollars I was able to pay him. Only by such tests and training is intelligence really taught. Intelligence cannot be learned from books or lectures. Teachers and tutors may indicate the way to travel, but the travelling must be done by you and by me."

Intelligence is the third wall of the success structure. But as Rockefeller indicated, it is the intelligence which comes from experience and training. Hence the importance of laboratory work and the inspection of plants in connection with the education of men for life. Books are useful as tools; but tools become of use only as men through experience and practice learn to use them.

On November 11, 1859, there was born in London a baby boy, who was destined to come to America and develop the greatest electric power system in the world.

The boy was named Samuel Insull, and he landed in America February 28, 1881. For some time he worked in New York in helping Mr. Edison develop the lighting system of that city. It was 1889, however, before Mr. Insull's services were really recognised, and 1892 before he was given his great opportunity as the President of the Chicago Edison Company.

Many men have been connected with the development of the electrical industry. The older readers of this book will remember names like Whitney, Widener, Yerkes, and Brady. These and their associates all belonged to the old school, who seemed to care little for the public. Samuel Insull, however, developed a new order in the electrical world. He was the first great promoter in the industry who seemed to have imagination and vision. Many have called Insull a dreamer; others have mistaken his initiative for recklessness. Few men, however, have done more constructive and creative work or overcome more technical and psychological difficulties. When to-day there is a great

meeting of men in the electrical industry two names stand out in prominence, Insull of Chicago, and Dowe of Detroit. When the outstanding characteristics of these men are discussed all agree that their success is due to their initiative and imagination.

Samuel Insull started as an office boy at $1.25 a week. When he was given the presidency of the little electrical company in Chicago, the total output of the company was only four thousand horsepower. To-day, Insull's power stations have a generating capacity of about 700,000 horsepower, and use between three and four hundred tons of coal a day, in addition to the output of numerous water powers; he employs some 20,000 people, and the income from the sale of his power reaches the prodigious sum of about a million dollars a week.

I once asked Dr. Steinmetz, the little giant of Schenectady, to what new inventions he was devoting his energies. He replied that he didn't have much time to devote to new inventions, for it kept him

busy keeping up with Insull. Insull was continually building bigger power stations whereby it was necessary to transmit bigger and bigger voltages. "It takes all my time," said Dr. Steinmetz, "to design insulators big enough safely to take care of the power which Insull is developing."

Insull was the first electrical engineer who had both the initiative to install a big single unit to supply almost an entire state and also the persistence to bring his dreams true. It is one thing to plan one's work and another thing to work one's plan. There are many men to-day who have integrity and industry and even intelligence who do not succeed. They lack the fourth quality of initiative—the ability to start new enterprises, blaze new trails, and perform new services.

Next to my father, I probably owe most to George H. Lorimer, Editor of *The Saturday Evening Post*. Mr. Lorimer is the son of that famous Baptist preacher, the late Dr. Lorimer of Tremont Temple, Boston. The son—like his

father—is a man of the highest principles, tempered with a Yankee shrewdness keen as steel. When he left college he went to Chicago and soon became secretary to the founder of Armour & Company. In due course he became head of an important department of the Armour plant. After a time, disregarding Mr. Armour's solemn warning that he would scratch a poor man's back for the rest of his life, he resigned his position and went to Boston, where he became a reporter on *The Boston Post.* Feeling the need of further training he spent a year or two at Colby College, where he specialised in literary and economic studies.

If you will ask Mr. Cyrus H. Curtis, or Mr. Edward Bok, or Collins, the Business Manager, or Boyd, the Advertising Manager, what is the secret of Lorimer's success, they will reply, "intensity and concentration." He does only one thing, and he thinks only one thing. It is impossible to get him interested in any outside enterprise. He has got his mind on *The Saturday Evening Post,* and nothing can

swerve him to the right or left. He has been offered all kinds of honours, directorships in great corporations and the like, but without avail. Banks have tried to get him to act on their boards; the Government has offered him honours, but like Saul of Tarsus he says, "This one thing I do."

One day I asked one of his acquaintances why it is that Lorimer doesn't play golf. The reply was, "Lorimer won't do anything unless he can do it well. He hasn't the time to learn to play golf well, and consequently he won't play it at all." This same principle underlies everything that he does. Other ministers' sons have become great captains of industry, because, like Lorimer, they combine the religious emotions of the father and the hard-headed thriftiness of the mother. But, none has succeeded so well in the most difficult business of publishing. Lorimer has not only become a great success, but he has attained success in the most difficult industry. His success has been due to his intensity. Hence, inten-

sity or concentration is one of the essentials to success. Whether one is in a profession, in manufacturing, or in business—indeed, in the work of the mother in the home—concentration on one task is necessary for success.

Three names are invariably linked together, "Rochester," "Photography," "George Eastman." Here's a man who started in the most humble way possible in an almost unknown business. This business he developed from almost nothing to one of the greatest industries in America. The word "Kodak," which he originated, has become a household name, and his films can be purchased in every city and hamlet all over the world.

When he started in the photographic business, only wet plates were used. Then dry plates were developed, and he added to his business by making these dry plates. In the course of his work something happened whereby the process was lost. He determined to find it again. He travelled, he studied, he sought the solution of the dry plate problem. He became in-

tensely interested in photography in all its branches. He was very eager to perfect photography. Finally he hit upon the film and then the transparent film. For years men experimenting with moving photography had been waiting for the transparent film. Eastman's interest in photography really made possible the moving picture industry as well as brought millions to himself.

After Eastman had made his untold millions, however, he did not lose interest in photography. He is as much interested in it to-day as ever. He loves to take pictures on every occasion. The great moving picture theatre, the most beautiful in the world, which he has erected at Rochester and given to the people, is simply the result of his interest in the film. He loves photography in every branch.

I have been personally interested in George Eastman because he is the famous "Mr. Smith," who was so generous in his gifts to the Massachusetts Institute of Technology, my alma mater. Eastman is consequently always discussed at Alumni

Meetings and class gatherings of the Institute. He has employed a great many graduates, especially men graduating from one of the chemical courses. Ask any of them the reason for George Eastman's success, and he will tell you that it is due to his great interest in his work, and to his broad sympathy and human understanding. Yet all of the men referred to in this chapter were interested in their work and in other men. Interest in one's work and sympathetic understanding of other men seem to be an essential to the structure of success. Without a real love for one's daily job, success in that job—whether it's running a store or a home—is impossible.

* * * * *

All of these six qualities are necessary for one hundred per cent. success, and it is absolutely essential to possess most of them to a very highly developed degree. A study of successful men and women shows this clearly to be true. In many instances these men have developed most highly the factor in which they were

weakest when starting out in life. Every young man and woman should study these six qualities and endeavour to develop them all, but especially the one in which he or she is weakest.

II

OCCUPATIONS AND ASSOCIATES

THE last three qualities mentioned in the preceding chapter make it very necessary that one choose the occupation for which he is best fitted. Without doubt a man's success is very closely bound up with his occupation. In the study of occupations, we find that they may be divided into four main groups:

(1) The Professional Group, including medicine, literature, law, the ministry, and other professions.

(2) The Mechanical Group, including engineering, building, manufacturing, and the like.

(3) The Selling Group, including merchandising, advertising, and distribution in all its phases.

(4) The Raw Material Group, in-

cluding agriculture, forestry, mining, and the production of basic commodities.

Very few persons are fitted for all four groups; most persons are fitted for only one of these groups. Hence, in preparing for success, it is most important that young people analyse themselves and go into the occupational group for which they are best fitted. Of course, such an analysis should not be carried too far. If one is a natural salesman, and best fitted for group three, it makes no difference what he sells so long as it is something which makes people ultimately happier and better off. In the same way, a man who will succeed in agriculture will probably succeed in forestry. A man should keep out of a group for which he is not fitted; but after selecting the right group, he should not be too fussy about the special division of that group.

There are opportunities in every line and every division. In the long run, these opportunities equalise themselves. Those lines which at the moment are most promising will soon be overcrowded, while those

which to-day are unpopular may be the most attractive a few years hence. Each man must himself select the group to which he is to give his life; but after making that decision he can trust God to guide him into the right division of the group. To get into the right division it is only necessary to forget oneself and go unselfishly where the need is greatest.

It is very important that young people —and older ones, too—work with concerns and individuals who are aiming in the right direction. We all make mistakes, and we are all more or less hypocritical or at least inconsistent. Some of us, however, are striving hard to live and work according to right principles, while others are indifferent. In order to be happy a person must work with or for a concern which is striving to do what is right even if it often fails in the attempt. Therefore, whether selecting an employer, a business partner, or a wife, consider only those who believe as you do and with whom you can pray and worship.

However strong you yourself may be,

your success is closely allied with the success of your employer or partner. If a religious foundation is necessary for you to succeed, then it is a necessary requisite for your employer and business associates. Here again it is very important that one should not confuse any of the subsidiary qualities with success. Industry, for instance, is very important, but—like money or land—it is a mere conveyor or bridge which may break down at the wrong time. The same is true of intelligence, initiative, and the rest. All of these are mere tools which can be used either to construct or to destroy.

The important factor in success is the motive, purpose, and ambition of the person possessing these tools. This motive, purpose, and ambition is the product of religion. Hence it is all important that we work with and for men and women who also are building on a religious base. Many a good man with a religious foundation and a fair share of these six qualities already mentioned, has never succeeded because he has been working

for or with those who have lacked the religious base. Such a good man may have built his own house "on a rock"; but he has put his house, rock and all, on the sands of another! The other person ultimately failed to succeed, and so the good man suffered likewise.

Statistics show clearly that success is absolutely dependent upon our employer and associates having a clear conscience. This does not mean that a man cannot secure money, influence, or fame by questionable methods. But money or fame thus secured seldom does the owner or his children any permanent good. This is why so many concerns have gone to pieces when the younger generation came into control. Naturally I cannot decry material prosperity, for I have devoted my life to helping people acquire such prosperity. As my income is derived from such work, I should be the last to belittle it. A certain amount of material prosperity is necessary to assure a family the where-with-all to live, an education, and a few luxuries. Every reader of this book

should have all the material prosperity necessary for the needs of his family. However, there is a great difference between *helping* one's family and *endowing* one's family. Leaving one's children more than sufficient for their needs tends to weaken instead of strengthen them; it becomes a temptation rather than an aid, thus often causing harm instead of good.

For the same reason, our employer or associates should have good health. Now health is dependent largely upon a man's religion or mode of life. There are instances where people have succeeded who were handicapped with poor health. There are many instances where one's health has been broken for a year or more before his greatest success came. Very often, an illness causes one to realise the value of the health lost so that on regaining health one guards it more carefully in the years following. To this extent an occasional illness may be a blessing in disguise, for it gives one a chance to take one's bearing and to determine one's latitude and longitude.

Good health is a normal condition, and a large percentage of men and women are destined to live their three score years and ten, and even longer, enjoying good health. If the normal person lives normally, a long and healthy life is a natural result. This means that one should eat reasonably, thoroughly masticating his food; drink much water, breathe deeply, and avoid stimulants of every nature. Good health also requires a fair amount of exercise in the open air. If one cannot get this in connection with his work, he should get it systematically in some other way. Rest and fresh air are also a requisite. Many would find sleeping outdoors, both summer and winter, beneficial. Plenty of sleep is usually essential. These requirements for good health are not unusual. There is no magic word or mysticism connected with them. Good health is as natural as a clear conscience, both of which are absolutely essential to happiness, and hence to true success. We need but to live naturally as God intended us to live and stop our ceaseless race for

more money, more land, more ease, and more popularity. The man whose motto is "Live and let live" is usually healthy, always happy, and is rapidly attaining true success. Make sure that you work for or with people who believe likewise.

Some employers or partners will say that their occupation makes it impossible for them to live as God intended. Those who are so unfortunately situated should change their business. Certainly if this is true of the occupation which you are considering, you should not enter it. Working conditions, hours of labour, opportunities for exercise, the living situation, all should be weighed when one considers his occupation and with whom he is to work. Men and women—of all groups—are constantly selling their birthrights for messes of pottage by working for and with people who are not living right. If you, my reader, are in a position or business where you cannot enjoy both a clear conscience and good health, get out and go into something else. Never mind if you do not receive as much money—money is

not everything. Moreover, if it has been the means of others' losing their consciences and health, better beware!

For the same reason, a helpful wife is of great importance. I know the head of a large New England manufacturing company who gave employment to a promising young man from his home town. He knew the parents of the boy, and they were of the best stock. He also knew the boy himself well, for at one time the lad had been in his Sunday School class—in fact, many of the department heads in his business were once boys whom he had known in Sunday School and in the Y. M. C. A. This special boy, however, was a favourite with the manufacturer because of his high character and ability. At the start the boy made good. The first few years he made rapid advance, and at the age of twenty-three years he was receiving a salary of $6,000 a year, which was probably greater than any one was receiving in the town from which he came.

In the office was a very pretty stenographer. To this girl our young man took a great liking. Strange to say, the homeliest girl in a group of stenographers is usually the most efficient while the prettiest is usually the least efficient. This case was no exception. However, the girl was quick enough to realise that the young man had possibilities and was a good catch. She thereupon set out to catch him and succeeded. They had a simple wedding and started housekeeping in a modest way. At first she was satisfied with what he could easily afford. However, in a short time she wanted more and more. She had always dressed attractively. She knew clothes—but unfortunately this was about all she did know. She had few other interests. Thus she bought more and more expensive clothes. Finding that they did not satisfy, she bought expensive furniture for the house. Then the house in which they lived did not suit her, and she insisted that her husband buy, on time, a larger house in a

more fashionable neighbourhood. This soon caused him to spend his entire salary and run into debt.

The first "show down" came when the head of the concern decided to sell an interest in the business to four of his department heads, including this young man. To the employer's great disappointment, the young man had no money with which to seize the opportunity. Further, when he went to his bank to borrow, the bank informed him that his account did not warrant a loan. Moreover, the bank president knew that he owed bills and was living beyond his means. The bank president had a wife and daughters, and he had often heard the young couple talked over at the breakfast table.

Never forget that bank officers and business men with whom we deal have wives as well as we have. These wives are often more or less jealous of one another. If one has a new fur coat or an automobile, the others know it within a short while. If they believe the owner

can afford it, they sigh and make the best of it; but if they feel she cannot afford it, and if they know that her husband is receiving no more than their husbands, then there is trouble. They immediately gossip about the proud possessor of the new fur coat and all the other husbands are duly informed of the extravagance of this young woman.

The credit and success of a man have often been ruined by the extravagance of his wife. On the other hand, the reverse is more often true. Many a young man owes his success to an economical wife, and the fact that the banker's wife knows she is economical is a help to him. Hence, the loans of many town banks are determined by the family gossip and by the remarks consciously or unconsciously dropped by the banker's wife and children. Women often have far more to do with determining credits than have Dun or Bradstreet. Hence, when selecting associates, remember that the wife is the most important associate of all. Make sure

she is a girl grounded right—with whom you can get down upon your knees and pray.

This young wife, however, was not content to spend money. She soon began to scold her husband for not earning more. Instead of helping and encouraging him, she tried to discipline and punish him. She was well intentioned. She probably loved her husband, but she surely was a tremendous handicap to him. She wanted him to succeed, but she was herself the greatest obstacle to his success. She wanted him to be promoted, but she was making conditions which prevented his advancement. Do not think this woman an exception. There are many such in every neighbourhood. They work in different ways. All are not ambitious for better houses, cars, and clothes. Some are similarly unbalanced over club work, lodge meetings, or even politics.

I have in mind one woman who is tremendously ambitious for her husband to be Senator. If she would only stay at home and love him instead of travelling

about attending meetings and speaking at clubs, he probably would be elected. He is a man of wonderful power and ability, but he is temperamental and very dependent upon encouragement. If he ever is Senator, it will be in spite of his wife, and yet she honestly believes that she is doing all this for her husband's future. Poor misguided person! She has some of the six qualities referred to in the preceding chapter, but she lacks a religious foundation, and a proper perspective of what is true success.

Fortunately, most women are real helpers. The great majority of women are making their husbands successful. A wife can make or break a man. Most successful men owe their success to their wives. Statistics would surely show that a man's wife is a most important factor in his success, and the next factor is a good family of children. Moreover, statistics would probably show that the women who have been the most helpful to their husbands are those who have stayed at home and made real wives. Nothing spurs

a man on to success more than a family of good children. It may be difficult to rate statistically the true success of a man, but it is not so difficult with women. There are, of course, exceptions to every rule, but as a rule, the success of a woman is often measured by the number of good boys and girls she rears to manhood and womanhood.

III

FUNDAMENTAL LAW

WHAT is the biggest thing in the world?

Some one may suggest "The World War." Another may suggest the "United States Steel Corporation," another the "Republican Party," and still another, some power that has shaped the destinies of the world. But my own answer to the question is different, as I believe that the biggest thing in the world is the *law of action and reaction,*—namely, *for every action there is an equal and opposite reaction.* Of course the World War was of tremendous consequence. But it is a thing of the past. The Law of Action and Reaction is a thing of the *past,* the *present,* and the *future.* It is with us always, like the law of gravitation.

The United States Steel Corporation is a big thing, and its activities sway the entire globe. But the Law of Action and Reaction lays hold upon this stupendous corporation, and upon every other corporation, and tosses them up and down. Our great political parties are big things. But in the grip of the Law of Action and Reaction, they are swept into office and out of office like thistledown amid a cyclone. To attain success the same fundamental principles must be used whether handling postage stamps or millions.

Therefore, in this discussion of what is success, the Law of Action and Reaction must be considered. It is the biggest thing in the world, because it controls even the emotions of the human heart and is the basis of true religion itself. The teachings of Jesus as condensed in the Sermon on the Mount are based upon this fundamental law.

A chart of business conditions looks like a cross-section of the Rocky Mountain States with their peaks and valleys. The peaks above the normal line are business

booms, periods when there is reckless expansion, hysterical activity, and unsound inflation. The valleys below the normal line are business depressions, periods when there is ruthless retrenchment, panic, unemployment, and general hard times. Every time there is an abnormal boom, there is sure to follow an abnormal depression. This is a fundamental law. A big period above the normal line is inevitably followed by a big period below the line.

Some readers remember personally the great prosperity of 1906, for instance, which was followed by the panic of 1907. There was another period of activity prior to the war which was followed by the dulness of 1914. Next came the war boom and the post-war boom, which were followed by the reaction of 1920.

In your mind's eye, picture this chart reaching back into the days of the American Civil War, then backward, still backward into the days of the Revolutionary War. Crossing to the Old World as the scene of activities, carry the chart still

further back to the Biblical days, when the seven lean years followed the seven fat years.

There was a scientist who stretched himself on the stumps of the giant trees in California, trees hundreds of years old,—and with a microscope actually measured the relative amount these trees had increased in diameter each decade. In this way he was able to prove that even in remotest antiquity, every period of excessive fertility has been followed by a period of famine, and every period of famine has been followed by a period of fertility. Therefore, do not get the idea that the Law of Action and Reaction is some novelty or a passing phase of modern business, some new-fangled contrivance that has just been heard of. On the contrary, it is the most enduring fact of human history.

This fundamental law is the biggest thing in the world because it shapes the life of every man, woman, and child. Whether or not a man is successful depends largely upon his understanding of

this law. You may remember reading in the papers not long ago that a great captain of industry had been forced out of the automobile corporation of which he was the head. Another was obliged to relinquish control of the gigantic tire corporation which he had built up. A few months later you read that another colossal figure in the world of commerce had sold his private stables and thrown his estate on the market in the desperate attempt to meet a loss of $5,000,000. These men were giants, but they attempted to ignore this fundamental law. They could no more keep their feet than if they had tried to stand on the brink of Niagara Falls.

If these men—these supermen of the business world—as they bowed before the storm, had chanced to meet some humble labourer who had lost his job, they might well have clasped his hand and said, "My brother!", because this fundamental law knows no rank or rating. It deals with us all alike—rich or poor, Westerners, Easterners, Northerners, Southerners,

butchers, bakers, and candlestick makers.

Here is a simple illustration of what the Law of Action and Reaction means to every reader. The following letter was written by a young man in New York City to his folks in Maine. It was dated January, 1908, during the business depression:—

"Dear Mother—I haven't entirely lost heart—I won't ever do that—but there seems mighty little chance of my making a success here. I am working harder than I ever did in my life,—trying to get work. I have answered every advertisement in every paper. I have called on everybody the census-taker called on and also a few more that I bet he missed. I guess I'm no good. But cheer up, one man told me to-day he would put my name on file, whatever that means.

"Write often.

"With lots of love to everybody,

"Alec."

That letter may sound familiar to some mothers and fathers. Perhaps you have had such letters from your own sons. You can read between the lines, and you know what that boy was up against. You can

see him, can't you, worn down by the toughest job in the world—which is hunting a job—foot-sore, heart-sick, about down and out, but still putting on a cheerful face so as not to worry the folks.

What would it have meant to this boy if his mother could have written to him the real facts. Suppose she had pointed out to him that the reason work was so hard to find was not because he was "no good," not because the country had gone to the dogs, not because a young man had no chance to succeed, not because there was no room at the bottom,—but just because of a temporary movement of this fundamental law. Then she could have explained that if he would be patient, the working of the law would later help him as it thus handicapped him.

The man who wrote this letter has to-day a wife and family and a good business. To-day he is looked upon as successful. But he said as he exhibited this letter which his mother had saved, "It makes me smile a little now, but I hope never to come nearer death than when I sat down that

night to write home! I can't help thinking what a lot of real suffering in this world would be saved if people only understood the cause of it, if they only realised it was merely a swing in business conditions and would soon be over."

Here is another letter that may interest readers who like letters because they are real human documents and not the expression of dry theories. This letter was written by a young lady:—

"October 18, 1919.

"My dear Mr. Babson—Please don't think I have not enjoyed my work with the Babson Statistical Organisation. It has been most congenial, and I hope I have been useful. I have certainly tried to be. My only reason for now sending you this letter resigning my position is because I have been offered a place in the ———————— Company, and they offer a very much larger salary than I am getting here. Personally even the higher pay would not influence me to make the change, but with others partly dependent upon my earnings I really feel this is a serious consideration.

"I shall always be greatly interested in your work and that of the Organization, in which I

leave many friends. I thank you for all that you have done for me.

"Sincerely yours,

"_____"

Note that this letter is dated October, 1919. What was happening in October, 1919? Business was booming. Everybody was employed. Everybody was getting big wages and salaries. It was hard to get help. Business organisations were scouting around trying to get each other's employés, just as a certain company attracted this girl away from the Babson offices. She was a valuable girl, and we should have liked to raise her pay and meet this other offer if we could have done so in fairness to the rest of the Organisation. As this was impossible, the only thing to do was to accept her resignation, at the same time strongly advising her against leaving. The advice, however, was not accepted.

What happened? For a month or so, everything went merrily as a marriage bell. Then, about the middle of 1920, the storm broke. Business began to slide

downhill. Business organisations retrenched. Employés were discharged right and left. The particular company which had lured away the girl by the bait of a fancy salary turned right around and discharged her. She felt that she had failed. She was completely discouraged.

Instead of urging her to take the other job, as they did, her parents should have explained to her this fundamental law. Any parents who permit their children to quit a secure job just on the brink of a business depression, not only deserve to lose such financial help as the children may be contributing, but they deserve to lose also their children's confidence and respect. Ambitions for our boys and girls are justified. Of course, we want them to succeed. But don't let love blind our eyes to a fundamental law of success. Let not our ambition for success be a blind ambition. In times of depression teach confidence and hope, courage and enterprise. But in times of great prosperity teach steadiness, prudence, caution, vigilance, and service.

Some of the world's best and greatest men have frankly said that much of their success they owe to lessons learned at their mother's knee and to the counsels of a wise father. Oh, if all those lessons and counsels might include instruction about the fundamental law of Action and Reaction! What a priceless legacy and inheritance it is for a boy and girl to go into the world with a clear understanding of how the world works, how fundamental law operates, how it makes us or breaks us according as we shape our course to profit by its power or vainly try to stem its overwhelming tides. As Shakespeare said: "There is a tide in the affairs of men, which taken at the flood leads on to fortune." The time to catch this tide is at the bottom of the long swing upward.

IV

NO EXCEPTIONS

THE president of a great transcontinental railroad system lay in his bed in a Chicago hospital recovering from an operation. For days the faithful nurse had been quietly and regularly recording the sick man's temperature. One day he looked up to her and said: "I have been thinking that every movement of a temperature chart portrays the progress of a human life. Oh—if when men look at charts on business conditions, they could only see them in terms of humanity! Every slightest movement up or down on such charts changes the lives of 100,000,000 people, the whole population of the United States. You yourself are among that 100,000,000. The movements of business reach out

their influence to us all. Our chances of success vary daily with the variations of business, as my chances of recovery vary with the movements of your chart."

People say, "Oh, this may be all right for other folks, but my situation is different. Fundamental law doesn't affect me at all." Such people are wrong; it does affect all groups and all classes. The head of a large business once showed me charts indicating how his business was growing, month after month and year after year. He shut his ears, however, to all warnings. He refused to make any preparations to meet the storm that was plainly coming. When the storm finally broke, it dashed him upon the rocks of bankruptcy. He failed financially, physically, and spiritually.

Then there are the farmers. Farmers often think they lead an independent life. "Fundamental law," they say, "applies to bankers and business men but not to farmers." They even want Congress to legislate fundamental law out of existence or exempt them from its jurisdic-

tion. But what happens in a period of depression? Down comes the price of wheat. Down comes the price of cotton. Down comes the price of other farm products. Like all the rest of the world, the farmer is hit by hard times. He is hit by the Law of Action and Reaction.

There is no escape from this eternal and universal law. One cannot escape it by changing his occupation, because this law rules all occupations. One cannot escape it by moving to another locality, because this law rules all localities. This law of success is like the law of gravity, controlling the life of each one of us wherever we may be living and whatever we may be doing.

There are many readers who are saying to themselves, "Well, well! This seems to be quite an important law, but I am sure it doesn't mean much in my life. The success of every one else may be affected, but my particular case is an exception. What do I care about these economic forces!" The following two or

three examples may be worth while, as showing that there are no exceptions:

Here is the case of a minister of the gospel. He began his pastoral duties during a period of business depression. At such a time, there is always a marked revival of interest in religion. One can show the actual figures to prove that church membership grows faster during hard times than during good times. This minister was very successful. The people flocked to his church and listened attentively to his preaching. He felt—and naturally so—that he was destined to do a great good in the world, that he was truly "called" to the ministry, that success was assured to him.

There came a day when his people seemed to be gradually slipping away from him and turning more and more to worldly affairs. Religious interest was distinctly on the wane, and membership in his church began to decline. Conversions became less frequent. First one sign and then another began to point to

the apparent fact that he was losing his hold and was not a success. He even began to doubt whether he had truly been called to his holy mission or had entered upon a mistaken vocation.

Had this minister been familiar with this fundamental law and realised that there are no exceptions to its operation, no such doubts would have assailed him. He would have realised that in the earlier period of his pastorate a very large share of his success was due, *not* to his peculiar personal power; but rather to the fundamental conditions of the time. It was not so much his own influence that brought people into the fold as it was the chastening of economic adversity. On the other hand, when times changed and a wave of reckless prodigality swept the land, the minister ought to have recognised that his loss of influence was due not so much to any failure on his part as it was to the wayward tendencies that always accompany a business boom.

School-teachers who read this book will probably be astounded that few classes

of people are so profoundly affected by this fundamental law as are school-teachers. School-teachers have what is commonly known as a fixed income. For example, a teacher may begin teaching on a salary of $1,000 to $1,500 a year. In course of time this salary may be increased somewhat, but in the main the salary range is pretty definitely fixed and limited. It is unfortunate that the cost of living is not likewise fixed. The cost of living, however, is variable; it can rise to dizzy heights. Thus it rose during the period of 1914 to 1919.

One thousand dollars may have been an adequate salary for the teacher in 1914. But in 1919, this $1,000 had shrunk in actual purchasing power to almost half its former size. Hundreds of teachers were driven nearly to desperation,—and this is no mere figure of speech but the brutal fact. Thousands of teachers were forced to abandon their chosen calling altogether as they were literally starved out.

"What can a teacher do about it?" one may ask. Even though foreseeing these

terrible swings in the cost of living, can the teacher make any practical preparation to avert or mitigate their dire results? The best solution is to educate the public to the need of paying teachers a salary sufficient to permit not merely of living but of saving during a fair proportion of the time. With even a moderate sum set aside, the teacher could more successfully pass through the periodic ordeal of stationary salary and rising expense.

There are many parents who are sending their sons to engineering colleges to be trained as electrical engineers, mechanical engineers, civil engineers, mining engineers, etc. Engineering is an occupation that fluctuates widely. There will be a period when engineers are in great demand. There will come a period when there is practically no call for engineers, and many of them can hardly find work at all. The reason is that during a period of prosperity, when there is great industrial expansion, engineers are needed to build factories, design equipment, and carry on all sorts of technical work. But when de-

pression comes, expansion turns into retrenchment. Instead of hiring more engineers, corporations are inclined to discharge those already in their employ. It is, therefore, extremely important for the engineer who desires to succeed to study this fundamental law of success, so that he may foresee that a period of retrenchment must follow a period of abnormal expansion and guide himself accordingly. Talk this over with your son who is studying engineering. Impress upon him the tremendous practical importance of understanding this law and shaping his career to conform with these irresistible swings.

There are few families who do not at some time need to buy or sell real estate. Of course real estate values are likely to be more steady than the prices of cotton, wheat, corn, and other commodities. Nevertheless, real estate values swing slowly up and down over a considerable range. It is very foolish to buy property when values are abnormally high. Unless the need is most urgent, one can well afford to wait until the prices of land and houses

have declined to a minimum. The same applies to building. Near the top of a business boom everybody feels prosperous and expansive. You then think how nice it would be to build or buy a better home. You then feel that you can well afford it, because your income has increased, and the future looks bright. But then is exactly the wrong time to build or buy. Wait until the bottom of the following period of depression. Wait until most people are gloomy and discouraged and think the country is going to the dogs, when there are always good properties on the market at abnormally low prices and real bargains in land and houses. Moreover, at such times building materials are cheaper, labour is cheaper, and conditions are ideal for putting up an excellent house at minimum expense.

There is another problem which many families are called upon to face, the problem of changing one's occupation. A farmer, for example, will sometimes desire to quit farming and try storekeeping. A man engaged with one concern will decide

that some other concern offers better opportunities. Such changes should never be made carelessly but only after most serious study of conditions. Remember that the important thing to find out is not the present situation but the future outlook. It is the future that will make or break you,—not the present or the past.

A man was offered a good job as sales manager of a concern which was doing a big business. He looked only at the present volume of sales, upon which he was offered a handsome commission. He took the job, and for a few months everything went well. Then came the turn and all business began to go downhill. Of course the man was blamed for the shrinking volume of sales, though this was no fault of his but due solely to the general economic depression. Moreover, his commissions fell off until he was scarcely making a living.

Countless examples of this kind could be cited. Here is a fundamental rule for success: *Never take up a new occupation until you are sure that the country is at*

the beginning of a period of prosperity. This will assure you of several years of increasing activity. During this upward movement you have the opportunity of rendering real service and only by rendering service can one truly succeed.

It is simply astounding to see how widespread and far-reaching this remorseless law is, for it even controls the rate of marriages. During good times, marriages increase; during hard times, they decrease. The law operates upon advertising men. It transforms them from princes to paupers, and back again. The reason is that during a boom the volume of advertising is vastly increased, and consequently advertising men wax fat and prosperous; while during a business slump the reverse conditions obtain. This is also true of insurance men, although insurance tends to be somewhat more steady. You would think that doctors would be an exception to this Law. Far from it! To be sure, the doctor keeps busy in hard times or in good—but what about his collections? A well-known physician said to me:

"During a period of business depression I send in my bill, and either it is not paid at all or else squeezed out most painfully in dimes and pennies. But during a boom, payments come easily, and I am asked to make change for ten-dollar or twenty-dollar bills."

So much has been said about *men* and success that some readers may have the impression that this law does not directly affect *women*. Nothing could be further from the truth. Scores of homes are filled with furniture bought at absurdly high prices, when by merely waiting for more favourable conditions, precisely the same furniture would have been bought for fully a quarter less. Some women, at the beginning of an upward swing of commodity prices, will buy their household supplies "from hand to mouth," when they should have stocked up heavily in anticipation of the price advance. Other women during a period of declining commodity prices, when they should have bought from hand to mouth, will stock up heavily and thus fail to benefit by the decline. Moreover,

where is there any woman whose life is not influenced by the fortunes of her menfolks? Every business failure, every business success, strikes back at once to the home and throws its light or shadow on the women and children. So omnipotent is this fundamental law that it affects every person—and is one of the greatest factors in determining the success and happiness of all.

V

ANALYSING SUCCESS

ONE evening I was visiting Mr. Edison at his home in New Jersey. It was at the close of a long, hard day during the panic of 1907 when Mr. Edison had been struggling with his employés on one side and his executives on the other. He was unable to keep his men employed as he desired, and they were clamouring for work, while he was cheering the sales force and urging them to greater endeavours. After all had gone I said:

"Mr. Edison, is the game worth the powder? Is all this time and energy which you are spending really worth while?"

To this he replied: "Babson, it all depends on what is success. If success is the acquiring of money, or power, or fame,

then the struggle is not worth while because after you get these things, you find them to be mere empty shells. If, however, you are in a line of business which makes people happy, and you get the vision of making people happy, then you are happy yourself, and the game is worth the powder."

"What do you consider your greatest invention?" I then asked Mr. Edison.

He pondered awhile and then talking partly to himself and partly to me, he answered:

"Well, I am probably best known by the phonograph. That perhaps has been the best advertised, and it has caused my name to become a household word. I have perhaps made the most money through the growth of the moving picture industry. Certain patents which I had in that connection have given me a large amount of revenue. The storage battery and various other things have at times been hailed as my greatest invention. However, Babson, do you know that I consider the incandescent light as my greatest invention,

although I never made much money from it. The money in the incandescent lamp business has been made by others. Still I call it my greatest invention because it has brought the world so much happiness.

"Did you realise, Babson, how as we sit here to-night that incandescent lamp is being used? The President of the United States is sitting in his library at the White House reading by my lamp. The great Premiers of Europe are using it in the great capitals of their nations. Yet this does not interest me, but rather that this incandescent lamp is being used to-night in all the great hospitals of the world. Operations which otherwise could not be performed, and lives which otherwise would be lost, are being saved by this incandescent lamp.

"The homes of millions and millions of housewives all over the land are being made brighter and their lives easier by this incandescent lamp. But, that is not all, Babson. It is not being enjoyed simply by the rich. The bums and tramps, who are walking the streets of New York, Chi-

cago, Philadelphia, New Orleans, San Francisco, London, Berlin, Paris, Rio de Janeiro, Buenos Aires, the great cities of China, India, and Egypt, are also enjoying this incandescent lamp."

Although fundamental economic law is a great factor in determining whether or not we are successful, we must not make the mistake of assuming a wrong definition for success. Success is not land, money, popularity, attention, or even influence. Success is that "something" much more enjoyable than any of these things. Success is a spiritual quality, an inward satisfaction, which cannot be measured by material things.

Land, money, popularity, attention, and influence are merely forms of conveyances. They are bridges, by which this "something," under certain conditions and to a limited extent, is made more easily attainable. A bridge is necessary in order to carry trains from one bank of a river to the other. Likewise a certain amount of material things is necessary to take one to the desired port of success.

However, if the bridge is too heavily loaded it breaks down, and the train falls into the river. Thus although the bridge can serve as a conveyor, yet it may even lead to disaster.

This "something" is true *happiness*. It makes no difference how much land or money, power or fame, a person has; if one is not happy, then one is not successful. This is the great message which the schools and colleges need to-day. In addition to Geometry, Physics, French, German, etc., they certainly should teach the meaning of true success. Instead, altogether too much stress is placed on the mere conveyors of success. From the earliest days of Arithmetic, when the boy is asked to figure "how much did the man make?" up through college days, he is unconsciously taught that success is material profit, whether or not it brings happiness. There never was a more unsound and foolish doctrine. The first thing that should be instilled into the youth to-day is the truth about success.

The whole world is astray on this sub-

ject. Almost every one is seeking "profit." The easiest and quickest way of obtaining and keeping profits is thought to be success. Most of our troubles to-day are due to this false notion. Of course in order to keep possessions one must obtain them in accordance with the laws of the land; but it is a great mistake to think that, so long as possessions are obtained "legally," it is unnecessary to consider the problem further. This very fact accounts for much of our unhappiness.

A great portion of the world is now living by doing one another's washing,—so to speak. One person makes something for another that is useless to either. All are crazily chasing profits about a circle. As a result most business men to-day are like the man who had the bull by the tail; he hated to hang on, but he dared not let go. If we all could stop at once, and begin over again, all would be healthier, happier, and more prosperous. For us suddenly to cease buying any one thing—or for one group to attempt a reform—however, is a much more difficult task.

One of the great circus organisations has been exhibiting a stunt of ponies running about a revolving platform. The ponies, of course, run about in a direction opposite from the way the platform is revolving. (For them to run in the same direction would be impossible owing to the centrifugal force developed). But it is possible for the ponies to run in an opposite direction as one centrifugal force then counteracts the other.

The success of the stunt depends upon this: The ponies and the platform must commence together to go around and must commence together to slow down. If either started up or slowed down before the other, or independently of the other, the ponies would be thrown off the platform into space. Yet there is no need of either revolving the platform or racing the ponies. If the platform were fixed, the ponies need not race to keep on; or if the ponies were quiet, the platform need not be revolved. It is the same with many forms of our so-called civilisation to-day.

Some time the bubble is sure to burst.

The balloon cannot be inflated indefinitely. People will ultimately come to their senses and rebel against this foolish race into which we all have unwittingly entered. If there is not such a rebellion, there may be a collapse. Yet such a collapse is unnecessary. With the growth of democracy, the power of the people is constantly increasing. With the ballot we can accomplish at any time what heretofore could be accomplished only through revolution. Even the wage workers are fast accumulating property; they are becoming interested in factories, stores, and banks. As the masses become more prosperous, the danger from economic collapse is much less. The danger to-day lies rather in the possibility of a spiritual collapse,—that people will fail to get the right perspective. By not understanding the true meaning of success, we seek false gods and entirely miss the fact that the success which we truly want is a success which brings with it happiness.

Happiness is a spiritual quality. It comes from within. A clear conscience

and freedom from worry are absolute essentials to happiness. Often happiness is entirely independent of outside conditions. Amusement is not happiness; it is only a counterfeit. Material prosperity is not happiness; and its only relation to happiness is in so far as it supplies certain material needs and alleviates worry. After this point has been reached, more material things become a burden; their usefulness ceases; and they tend to destroy, instead of increase, one's happiness. At the point where any more money or property places a man in the position of the creditor of the community, or the landlord of the town, or the big employer of the district, at this point money ceases to bring happiness. From that time on his health tends to decline, his worries increase, his friends fall away. He no longer is arriving. He has reached and passed the climax of his success.

Many may say: "But think of all the good he is doing building up the town, employing great numbers of people, and being able to accomplish so many things."

Perhaps so,—but does not some one else usually "carry on" equally well when he has passed away? Never has a business man lived whose place was not quickly filled, and often by a more efficient man. Men have performed great service as pioneers and builders but after that stage has passed, their usefulness has waned. Would it not be far better for the community and the industry if, after reaching this certain point, such business men had determined to make *other men* creditors, develop *other men* as landlords, and back *other men* to become large employers? We criticise others for "putting all their eggs into one basket." Yet in building up a fortune along present conventional lines are we not putting our eggs into one basket? Yes—and moreover we are putting them into a basket with many holes. We are missing happiness. We are not succeeding. Why? Because we are losing the spiritual power which comes from helping others; we are endangering our health, and we are increasing our cares and mental worries.

It is my good fortune to know intimately a number of prominent men. Some of these are prominent because of their wealth, others because of their writings, and others because of special service rendered. None of these men are as happy to-day as when they were less prominent. They have to-day more acquaintances than formerly but no more friends. Their prominence unconsciously develops a certain resistance on the part of many who used to know them well. It may be partly jealousy and partly the fault of these individuals themselves. Men have learned that it is foolish to eat more food than they need, simply because they can afford to buy the food. May men also learn that it is as foolish to accumulate more money, land, or fame than they need, simply because they know how to do so?

Statistics indicate that happiness is the result of moderation in everything. Men who see life in the truest perspective are the most successful. No matter how much money, fame, or power one has, un-

less these things bring with them happiness, there is no true success. Statistics also would show that happiness comes from doing what is right,—right by one's self, and right by others. This, doubtless, is the reason for Jesus' statement about the two greatest commandments: "Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind. This is the first and great commandment. And the second is like unto it: Thou shalt love thy neighbour as thyself. On these two commandments hang all the law and the prophets." Jesus evidently had this in mind when at the close of the Sermon on the Mount he urged his hearers to stop worrying about the material things of life—to consider the lilies of the field and the birds of the air—for "all these things will be added,"—that is, success comes by living naturally.

Now as to a further analysis of success. After getting a foundation of religion on which to build with a true perspective of what is really worth while, we erect the six walls of the structure,—namely, Integ-

rity, Industry, Intelligence, Initiative, Intensity, and Interest in one's work. These qualities should be used in the spirit of service and not for personal aggrandisement, but to succeed a man must possess one or more of them to a very remarkable degree and all to some degree. On the foundation of religion we must so live and direct our lives that our consciences will be clear and our habits good. We should live naturally and healthfully. We should control and direct our minds so as to eliminate worries and anxieties. These qualities and conditions are fundamental to true success. Further than this we should choose the form of our life work for which we are best suited and should understand the Law of Action and Reaction and its bearing upon all our activities. If we will accept this as our analysis of true success, we shall reach the goal of the highest success and happiness, we shall attain an inward satisfaction of accomplishing well a predetermined purpose. We shall then not care for either the plaudits or the criticisms of the crowd.

"You do not need a score of men to laugh and sing
with you;
You can be rich in comradeship with just a friend or
two.
You do not need a monarch's smile to light your way
along;
Through weal or woe a friend or two will fill your
days with song.

"So let the many go their way, and let the throng
pass by;
The crowd is but a fickle thing which hears not when
you sigh.
The multitude is quick to run in search of favourites
new,
And all that man can hold for grief is just a friend
or two.

"When winds of failure start to blow, you'll find
the throng has gone—
The splendour of a brighter flame will always lure
them on;
But with the ashes of your dreams, and all you
hoped to do,
You'll find that all you really need is just a friend
or two.

"You cannot know the multitude, however hard you
try:
It cannot sit about your hearth; it cannot hear you
sigh;
It cannot read the heart of you, or know the hurts
you bear;
Its cheers are all for happy men and not for those
in care.

"So let the throng go on its way and let the crowd depart;
But one or two will keep the faith when you are sick at heart;
And rich you'll be, and comforted, when grey skies hide the blue,
If you can turn and share your grief with just a friend or two."

—Selected.

VI

TAKING OUR BEARINGS

DURING my boyhood days in Gloucester, Massachusetts, the leading citizens were retired sea captains. They were a sturdy and manly lot of men, men who had seen things and men who had accomplished things. These sea captains had many quaint but impressive sayings. Among them was this: "We had better stop and take our bearings." By these words they meant that it was time to take their latitude and longitude.

Aboard ship one can easily and at any time glance at the compass and tell the direction in which the ship is travelling, but to take the latitude and longitude, that is, to find the exact location of the ship at a given time, is quite a different matter.

This is usually done by sighting through special instruments at noon when the sun is shining and then figuring out the readings. Generally only the captain and the mate are able to "stop and take bearings."

After retiring from sea life, these sea captains still used this phrase when affairs,—town, business, or personal—were going too fast, and they felt it was time to stop and take bearings—to see where they were and for what they were headed and whether or not they were on the correct way to the desired port.

To statisticians and analysts of conditions this certainly seems to be the great need of men to-day—especially of American business men and the younger generation in colleges, factories, and stores who are striving to become business men. All are hustling and bustling, pushing and pulling, crowding and hunting, but without any clear-cut notion of location, and in many cases, without even knowing where they are really bound or how to reach the desired port. Hence the importance

of taking one's latitude and longitude.

It is not enough that every one be busy. Many are *busy,* trying to get something for nothing. The burglar is a very busy man at times. Many are *crowding,* simply to get the other fellow's position. Many are *hurrying,* to get under cover so they will not have to work. Many are *seeking,* to do as little as possible. All of us, however, are travelling like a mob chasing one another, believing that something must be ahead which we should see or get. Why? *Because every one else is going after it.* So we strive and crowd from the cradle to the grave because others are doing the same thing. But we do all this without any clear idea of what we are striving for or whether or not we are going in a direction which will really give us what we want.

So the great need of to-day, in all nations and among all groups, is that we stop and take our bearings. "Stop, Look, and Listen," the sign of danger at railroad crossings, should be hung over the desk of every business man and student. Until

we do thus stop and take our bearings, we are wasting a tremendous amount of good material and energy.

Statisticians are often greatly amused at the talks of some efficiency experts. These experts are great for efficiency,—but for what purpose? The sea captain may be the fastest and most "efficient" sailor on the ocean, but if he cannot take his latitude and longitude, his efficiency is of no account. When we are headed in the wrong direction, the faster we go, the worse off we are. Paradoxical as it may seem, often the more efficient we apparently are, the less efficient we really are. We must beware of the blind leading the blind. The first step in becoming efficient is to get headed in the right direction and toward a worth-while goal.

When next in a farmyard, bring out a dish of meat scraps for the young chickens. Instead of throwing out the scraps one by one, put the entire plate on the ground and watch what happens. At first the chickens will simply stand around and look at the plate. If it is the first plate they

have ever seen, it will be some time before one has the initiative and courage to go to the plate and take anything out of it. Finally one chicken ventures to seize a morsel from the plate. What happens? Do the other chickens go to the plate and eat also? No. The chicken which has secured the morsel runs away with it as fast as he can run. Immediately all the other chickens follow. Often they will trample over the plate in their desire to follow the crowd. Often the plate with the meat scraps will be left for some time untouched while the chickens chase one another to take away from that one lone bird the morsel which he ventured to obtain from the plate. Certainly if one wants an illustration of ignorant selfishness of many employers and many employés it is to be found in a barnyard.

On the other hand, there is the chemist in his laboratory seeking to find a way to check disease. At every point he stops and measures. He tries a hundred methods and makes thousands of tests. He cares not what others are saying or doing.

He does not follow the crowd but blazes the trail for new discoveries. He has a goal—a goal which no one has found and which many say cannot be reached. He seeks it just the same, fearlessly, tediously, and alone. This is the spirit which brings him success,—the spirit so much needed to-day by young and old,—in the mills, the market places, and the institutions of learning.

Moreover, in taking our bearings, we should think for ourselves. It is well to talk and advise with friends, but it is never well to leave the final decision with them. The sea captain who does not know how to take his latitude and longitude, or who after taking his bearings does not adjust his course accordingly, is hopeless. Those who, after consultation with others, are not willing or able to make their own decisions and abide by them are lost before they start. The ability to make decisions is very fundamental to success.

Probably the greatest decision which we are called upon to make is the port into which we are to direct our lives. We

shall never realise what true success is until we,—each one of us,—set a goal for our own individual life. The degree of our success depends very largely upon this goal. What this goal is depends almost wholly upon one's religion. Fundamental decisions are largely the product of spiritual qualities. A man's character often has more to do with his decisions than any information which he may acquire. Decisions, therefore, must not be based on material considerations alone. We must renounce the vain pretence of applying material methods to solving spiritual problems. The scale and yard stick should be applied in making decisions which determine success or failure; but the decision itself should be based on spiritual considerations.

It is often said of successful men that they have wonderful "hunches." They make decisions on the spur of the moment, and often their first decisions are the most valuable. This may or may not be true, but if it is true, it is due to the fact that these first decisions are more spiritual

and less material than the later ones. When a man's motives and purposes are right, and his life is controlled by a desire to be of service, then he possesses an unconscious spiritual power which directs him in making decisions. With a first decision this spiritual power probably has more chance to direct than at a later time when the material considerations predominate.

This need of decision applies to all phases of life, especially in connection with business. George M. Reynolds started on his road to fortune in a Western Iowa agricultural community about forty years ago. He has built up and is now at the head of one of the largest banks in the United States, the Continental and Commercial National Bank of Chicago, and is recognised as one of the greatest financiers of the world. Listen to what he says in a reported interview:—

"I have never accomplished anything big in my life that my friends have not urged me to take a different course. A man to succeed as to do anything else,

must think for himself. Fortunes are built on deals that are largely the impulse of the moment. I have always made that my rule. Opportunities present themselves, and they must be grasped. Get the facts, be actuated by the right motives, and then act."

J. P. Morgan, the great business genius, wisely said: "The foundation of wealth is the first decision well made and the first hundred dollars well invested."

Rothschild, the great banker, said: "Determine an enterprise that the public must ultimately support. Here lies the secret of success."

George Westinghouse, the inventor of the airbrake, said: "Five thousand Americans are each millionaires because they had the courage and ability to decide questions quickly and correctly."

E. H. Harriman, the railway king, said: "One good decision is worth a lifetime of saving, but be sure the decision is made with the desire of rendering service."

A noted educator gave this as his definition of education: "Education is acquir-

ing the ability to make intelligent decisions after taking one's bearings. First, mark out a line to follow and then adhere to it unflinchingly."

An investigation of the past business methods and records of the most successful men in your community or elsewhere, will show that they had the courage to *think for themselves* and to make decisions for themselves. They often took their latitude and longitude in order to keep headed for the one goal which they sought.

There is a phase of our modern industry, however, which is very harmful to the development of the power of decision, namely, our methods of standardisation in industry. Often a man spends his entire working day in performing just one little operation, hundreds or more of such little operations being required to make the completed article. The man thus employed has no chance to use or exercise his judgment, no chance to make decisions, no chance to share in the joys of creative industry. The story is told of the man who was asked, "What do you work at?" his

answer was, "At the Motor Car Works attaching Nut No. 5." The work of such a man is a prison wall to his mind. Thus the growth and development of such a man himself depends wholly upon what he does with his time in the other hours of the day when his mind is released from its bondage.

If we must look forward to a future when all industry will be thus standardised, it would present a very distressing picture. There is hope, however. The spiritual forces of this world are more powerful than the material; therefore the spiritual qualities in man will predominate. Thus man will develop further and improve his machines so that the machines will do most of this standardised routine work, and the man will use his mind in the care and direction of these machines. The application of machines to industry is relatively undeveloped.

So let us stop and take our bearings. Let us decide the port of our life and the direction we will take to reach the port. Let us realise that these spiritual qualities

which determine character are far more potent in developing success than the material things which are so much talked about. Let us realise that the foundation of success is a worth-while goal and a determination fearlessly to drive for this goal. When temptations come or new problems arise, the successful man decides them solely according to whether or not they lead to the desired goal. Hence the importance (1) of keeping constantly in mind the port we really desire to reach, (2) of taking our bearings often to be sure we are travelling in the right direction, and (3) of making decisions quickly and finally with the one purpose of reaching the port of our choosing.

VII

WHAT ARE WE SEEKING?

THE founder of Armour & Co. of Chicago, Mr. P. D. Armour, was a very remarkable man. He had his mind always fixed upon one goal, namely, that of developing the most efficient packing business in the world. When once asked why he chose hogs for his specialty, he replied: "Because hogs are so despised that the average man will have nothing to do with them. The best trading opportunities are found in the ports which are hardest to reach."

Armour was a great philosopher. He was a thinker, as well as a plunger, and those who worked with him often quote his quaint and homely sayings. A former private secretary says that Armour turned upon him one day with these

words: "A man can't have his head full of odds and ends like a bologna sausage and ever succeed. He must have his heart and his head full of one idea and that idea must be to do something useful. It makes no difference how trifling the thing he's doing, it is taking him toward or away from his desired goal. Success is like oil,—it won't mix with water. Men resolve everything in the world into atoms —even great fortunes. The principles of success are such that the fool can't learn them and the lazy man won't; but if the average man would only stop now and then and take his bearings, he couldn't help learning what he should do."

When we stop and take bearings, the first question we should ask ourselves is,—*for what port are we headed?* Is it money or land, physical strength or family? Is it popularity or ease, position or power, or is it some other desire? When the statistician surveys the whole field, he comes to the opinion that none of these things is the real port which most people desire to reach. It is true that most people seem

to be headed in the direction of money, land, attention, ease, etc., but these things are not their goal. If these are their goal, they are merely chasing rainbows, or, as Armour would have said, "trying to mix oil and water."

People are continually striving for *more* money, *more* land, *more* attention, and *more* ease. Only a few are really satisfied with what they have of these things. Only a few see the shallowness of it all and realise that these things are merely the ship and not the port.

Two ideas seem certainly true:

(1) Most people are seeking material things merely because others are also seeking them, and therefore are blindly following the crowd. They have in mind no goal or port toward which they are sailing.

(2) A few people are seeking these things—money, land, attention, or ease—not for themselves, but because they believe that these things will give them that "something" which they really desire.

Let no one be fooled by thinking that

these truths apply only to the rich and well-to-do. Most wage workers are as greedy for money as is any employer. Men who cannot secure attention by ability or genius, put on large diamond rings, while the women of the same type wear giddy hats. The same motives actuate both poor and rich; these motives determine the actions of politicians, writers, and often scientists. Men and women in all lines of work are seeking money and attention. Where these things cannot be obtained by one means, they seek other means. We blame our wives for spending so much on hats and gowns, but possibly their method of securing attention is more efficient than our method; that is, they secure attention at less cost than we men secure it through advertising!

Surely the desire for ease is universal, although the desire manifests itself in different ways with different groups of people. The day labourer secures his ease by resting on his shovel when no one is looking, or by stealing a day to go fishing while pretending to be out sick. His

employer gets his ease from a luxurious house, and a limousine, and by going to California or Florida in the winter. Considered statistically, the waste of the employer is far greater than the waste of his wage worker. Of course both conceal this desire for ease by calling it "needed rest."

Yes,—when we stop and take our bearings, we all must admit that we are seeking money, attention, ease, etc., largely because others are seeking them; or else we are seeking these things because we believe they will give us that "something else" which we subconsciously desire but for which we grope in the dark. Every man or woman who has secured money, attention, and other material things knows only too well that they are mere empty shells. As a ship is of use only for reaching a port, so these material things are of use only if they do give us that "something else" which truly successful people really enjoy.

I was once travelling over the unsettled portions of Florida seeking a good lo-

cation for a certain industry. The requisites were a railroad junction, good high land, and a few honest people. Therefore, I visited every railroad junction in central Florida. It was soon evident that nothing could be told by the railroad name of the station. "Pleasant View" was found to be in a swamp; "Greenfield" was found to be a sand bank; "Orangeland" was in a district which constantly had frosts. Several railroad junctions visited had only a sign corresponding with the name on the time-table without a living soul within miles.

It is the same with life. One cannot judge a person by the clothes he wears. Because one appears to have wealth, it is no proof he is wealthy, and because he is wealthy, is no reason he is happy. "All that glitters is not gold" is an old but very true saying. "Appearances are deceitful" is another saying, tried and true. "The proof of the pudding is in the eating" is founded upon the same basic experiences of the ages.

It would be wrong to deny that money

is to be desired. But money is merely a ship which helps take one from one port to another. Moreover, statistics teach most clearly that money is not the only ship which will bring one to the most desired port or happiness. The great danger is that so many have become so entangled with the ship that they have been unable to free themselves from it. They board the ship of "Business" or "Profession" with the purpose of using it merely as a means of rendering service, knowing that real joy comes only through such service. However, they become so entangled with loans, contracts, engagements, and the like that they never reach the port for which they started or else cannot disembark when they do finally reach the port.

Experience shows clearly that a limited amount of money, land, attention, power, etc., brings happiness and contentment more surely than does a large amount. Up to a certain point these material things are necessary and worth while. To the extent that property eliminates or reduces care and worry, it is a blessing and

perhaps a necessity. It is foolish for one to pretend,—in this day and generation,—that one should have no material things. Money, land, attention, ease, etc., are just like *food.* A certain amount of food is necessary. One can get temporary enjoyment by eating more than one really needs. However, when one eats more than a certain amount the after-effects counteract all pleasure derived from the eating. Hence, a sensible man voluntarily stops eating when he has reached a certain point. He then gives away or otherwise disposes of the balance of the food which he does not need. Some day we shall come to our senses and act in the same way with our money, land, and other things as we do with our food. Moreover, this will not be a departure but simply a continuation of the progress which civilisation has always been making.

History shows that in the days of old Rome guests attending the great banquets would eat and eat. They would then go out and take an emetic, after which they would return to the table and eat still

more. The use of liquor, sexual indulgence, and various other stimulations have passed through similar stages. When a little is a normal amount, we know that more than a little is not good for us and *does not give the desired ultimate pleasure.*

Statistics indicate clearly that people are gradually coming to the same conclusion regarding money, land, popularity, and ease. An old saying is, "The higher up in the tree a bird builds her nest, the easier for the vultures to steal the eggs." On the other hand, the bird who builds on or near the ground has her troubles also. The bird which, by instinct, selects a medium height is freest from molestation. Business men are finding that the same principles apply to them as to birds.

This is illustrated in every community. A man is happy as he is working with his friends and neighbours. So long as they are all about equally well off, they are real friends and real neighbours. However, when one, either through good fortune or extra effort, secures more money,

land, or attention than the others, then he gradually loses his friends. He may have more *acquaintances* than ever. Many more may know him and bow to him, but his real friends are fewer. This means that a certain amount of prosperity and attention is useful in making and keeping real friends; but after reaching a certain point any excess is a detriment and a handicap.

Even if one gives away large amounts of money, he still finds these gifts a handicap. Many people are jealous of the man who can give away more than they can afford to give, and it is only logical that they should be. This was perhaps why Jesus so earnestly urged anonymous giving, thus helping the other fellow without raising the jealousy of those who would like to give but cannot afford to do so. The same spirit is evident when one employer pays higher wages or gives larger bonuses than his neighbour can afford to pay or give. The greatest satisfaction comes from paying a liberal market wage and then stopping. It may

be as disastrous to pay more than one's neighbour can afford as it is to underpay. This is another illustration of why we need to stop and "take our bearings."

I remember once sailing for a certain island in Massachusetts Bay when a heavy fog came up. "Never mind," said the captain of the craft. "I know the direction we should go." So by his compass he steered the boat correctly and all the while was on the lookout for the island. After sailing some time we became impatient. We argued with the captain, but he insisted that we were going in the right direction, and that he would know the island when we came to it. Time passed but no island. Suddenly we ran upon sand. Later, when the fog lifted, we discovered that we had passed the island some hours before and were on the other side of the bay several miles beyond. We were going in the right direction all the time, but the wind and tide had moved the boat sideways, and the captain did not know how far to go or when to stop.

Many men and women to-day are going

through the same experience. They start in the right direction to accumulate money and land, to acquire influence and popularity. Just travelling in the right direction, however, does not bring them to the desired goal. We must know *when to stop* or we shall pass the goal which we are seeking. Moreover, this applies to all classes and groups of people. A man is handicapped perhaps by having a home less attractive than the average; but as soon as he gets one that is more pretentious than the home of his neighbours, he kills the very object for which he builds. The man who has the largest and most showy house in a community is *never* popular. Please note,—this does not depend upon the size or value of the place itself, but upon its relation to the average place in the community. Building a $50,000 house in some wealthy community would not be noticed, while to build a $50,000 house in a small place would cause one to lose the good will of many of the other people.

Observation shows that this applies

even to automobiles, clothes, and jewelry. A woman makes friends by dressing up to the *average* standard, but when she drives a better car, wears a richer coat or more jewels than her neighbours can afford, she makes enemies instead of friends. As to the ethics of this situation I do not feel competent to judge. The question has been asked: "What is Success?" and I am endeavouring diligently to analyse the problem impartially. In such an analysis one must take human nature as it is. Hence, these two conclusions are self-evident:

(1) We are not seeking land, money, attention, popularity, and ease for themselves but because we believe that they will bring us that "something" which we all are consciously or unconsciously seeking.

(2) That "something" requires a certain amount of land, money, attention, and ease *but only a relatively limited amount.* After this amount has been reached, any excess is a handicap and a detriment. Then we secure our goal only by giving away or by putting others forward. Life

is like tuning in a radio set, or opening a safe. The dial must be moved to a certain point; but when we move it beyond that point we lose even the results we already had.

One day at Mountain Lake, Florida, I met James H. Douglas, of the Quaker Oats Company. Said he:

"I have just seen a most interesting sight. Alongside of the road yonder is a great dead snake; half into his mouth is a dead rabbit. He apparently attempted to swallow the rabbit, but the rabbit was too much for him. He has actually choked to death, and there he lies at the side of the road dead with the rabbit half in his mouth and half hanging out."

A thought came to both of us at the same time. We both thought of how many men have lost out by attempting to do too much. One of the fundamentals of success is to know when to stop, when to stop making money, when to stop acquiring land, when to stop developing power and when to stop building up fame.

This book is primarily for the young

person who is eager to succeed, but has not yet arrived. However, a timely warning to those who have already arrived will not be amiss. The dead snake by the side of the road was a warning to the men who saw it. May the same story be a warning to other men who read this book. Wealth, land, power, fame may all be used as tools to a limited extent in developing success. None of these things, however, is itself success. All of them are merely tools, and, moreover, too much of any one of them results in checking success instead of developing it. Let every business man who reads this book remember the snake and the rabbit which Douglas found at Mountain Lake, Florida.

VIII

THE DESIRED PORT

WHAT is this "something" which we all desire and are striving so hard to attain? The answer, as already stated, is True Happiness. This is the real goal. Every one who does not consider himself happy envies the "successful" man or woman. There may be cases where parents themselves have given up the struggle; but they still are envious of others, and they all have hopes for their children. All want to be happy and all want their children to succeed and be happy.

Success means different things to different people and different groups of people. The day labourer who is employed by others hopes for the day when he can be boss and have a man working for him.

The woman with motherly instincts looks forward to a family of healthy and good children as her idea of success. Many a young girl is said to be successful when she "lands" a successful man for her husband. So it goes. Here again human nature is the same in us all. It simply precipitates in various forms as different chemicals are applied. As coal tar can be changed into any one of a hundred colours, so human nature expresses itself in a hundred different ways. It is all the same human nature whether it be in rich or poor, men or women, white or black. All are seeking their own port of success.

Newspaper men travel extensively and spend large sums of money studying localities and conditions. The results of such travel and study lead conclusively to this same opinion. Judge, jury, and criminal are seeking what each believes is success. Of course, they differ in their definition of success and their means of securing it. However, each is striving for that goal. This is true of the buyer and the seller in every trade. It is true of the

candidate and the voter in every election. It is true of the boosters and the knockers in every town. Human nature is the same in us all. All strive for success. Many of us, however, differ in what we call "success" and in our understanding of what is the best means of acquiring it.

You ask, "If success is our common goal, why do not our public schools teach the best way of acquiring it?" The answer is that real success is most intimately bound up with motive, and motive is determined by religion. A person cannot be truly successful without right motives, purposes, and ambitions, which qualities are solely the products of religion. By religion is not meant theology or creeds, but rather a belief in a Divine Being as a guide, in Prayer as a power, and in Service as a goal.

To a burglar success means to make a big haul without detection. He may succeed in making the haul and not be found out, but he is not truly successful because he was directed by the wrong motive. To a certain business man success may mean

to make as much money as possible no matter whom he may injure in the process. He may succeed in piling up millions, but he is not truly successful because he has been directed by the wrong motive. The man who has made far less money, but has conducted his business with the motive of service is the more truly successful man.

To a politician success may mean to obtain a high office where he can have popularity and to use his office to aggrandise himself and his political friends. He may succeed in securing the desired office, but he is not truly successful because he is directed by a motive of selfishness rather than by a spirit of service. A humble public servant in a country town who is conscientiously serving the people is far more successful because he is actuated by the spirit of service.

Young people who read this book must not think it is written only for those who have acquired wealth, power, or reputation. On the contrary, it is written primarily for those who have not yet reached that place in life. Those young men who

are "trying to make the mark," together with their ambitious wives, are the ones for whom this book is written. They are the ones who need to realise the facts governing true success. So many young people are like a sea captain starting out on a trip without any sailing papers or charts. The captain may have a well built and fast ship; he may have a well trained crew, and he himself may be a skilful navigator; but if he does not know for what port he is destined, his fast ship, fine crew and personal skill are of no avail. Yet this is just the situation with many young people who graduate from school or college to-day. They have not been taught many of the essentials of life. They are ambitious, but they do not know just what port they are seeking. They see almost every one else striving to get money and they naturally follow the crowd, believing that money and success are synonymous, *not knowing that most rich men never tried to be rich.*

Most rich men simply accomplished something worth while, and the riches came to them. They developed an idea;

they performed a needed service; they manufactured or distributed something that people appreciated, and their business grew by leaps and bounds. The trouble to-day with some of these men is not that they lack the right spirit, but that they become so engrossed with their business that they build machines larger than they are able to handle. It is as much a pleasure to drive a business as it is to drive a horse or an automobile. However, when the business gets so demanding that it drives the man, then it becomes a burden rather than a pleasure. Too many business men—both large and small—are in this position to-day. The world calls them successful, but they are not successful.

In an entire business life, sixty per cent. of all we do is the result of instinct, inheritance, and environment, and thirty per cent. is the result of religion. The other ten per cent. is given to the forming of habits and is called reason or intellect. The following table summarises these fundamentals:

Fundamentals of Success

Instinct	60%	1.	Integrity	Decision and Perseverance. Purpose and Courtesy.
		2.	Health and Industry	Cleanliness and General Appearance. Good Nature and Sense of Humour.
Religion	30%	3.	Intelligence and Judgment	Open-mindedness and Foresight. Ability to Organise and Co-operate.
		4.	Initiative	Imagination and Originality. Aggressiveness and Courage.
Reason	10%	5.	Concentration and Thrift	Control of Emotions. Training and Judgment.
		6.	Interest in One's Work	Character of Friends. General Considerations.

The early portion—say from twenty to thirty-five years of age—determines usually the amount of religion which is to enter a man's career. A man's religion really determines his habits. His habits of doing business and of living really determine whether or not he is to be truly successful. These habits are formed during youth, largely before the age of thirty-five. Motives and desires give the direction to our habits. Hence, the great importance of being thoroughly inspired with the right motives and desires that we may "get headed in the right direction." Motives and desires do even more than direct habits. They determine the port which is to be our goal of success.

Never sail without carefully prepared sailing papers. Stop now and chart your life. Determine the port you are really desirous of reaching, and then chart the best way of reaching it. Analyse yourself and honestly admit the direction in which you are now headed. Of course, you want to be successful, and your friends want to help you succeed. How-

ever, you want *real* success, not *counterfeit* success. Therefore, study to get a clear understanding of what this *real* success is. This is not a reference to any Sunday School variety, but rather to real, satisfying success, the kind that active, red-blooded, he-men really want when they stop to think. This kind of success is happiness. If you want to enjoy a truly successful life, you must lead a truly happy life. Wealth, power, or popularity are not indications of true success, because they of themselves do not cause happiness; but there is such a thing as true success and this is synonymous with happiness.

Granted this, then let us chart our lives so that what we do will:

(1) Perform a needed service and make the world a better place in which to live;

(2) Make ourselves, and also others, so far as we can, healthier and stronger physically;

(3) Free ourselves, and others, as much

as possible, from worry, care, and mental stress.

These three rules should be our chart and sailing orders. Whether selecting a school, business, wife, or home, we should keep these definite ends in view. We should make our investments, hire our employés (or select our employer if we work for others), and choose our associates with these three rules in view. Constantly keep in mind that we are sailing for the port of True Success and Happiness. Let us not be put off our course by temptations. Other ports may temporarily seem more attractive, and other ships may be headed in what seem to be pleasanter directions, but let us keep our port clearly and constantly in mind. This is the way to form business habits which are truly worth while—habits which will declare real dividends. It is these habits which will make us truly successful men or women.

At a great meeting of employment managers, the question was once raised as

to what is the most conspicuous defect evident in men and women applying for positions. The unanimous conclusion was their lack of a fixed purpose or definite goal in life. This was said to be true of all ages and all classes. It was the one outstanding difficulty with most persons examined by this group and their assistants.

When one considers that these men had charge of the employment for the greatest industrial concerns of America, the importance of this conclusion is impressive. Said one of these men: "The greatest obstacle to success with which most applicants contend, is their lack of any definite goal in life. Success comes from striving at a worth-while goal and keeping one's aim. This is an age of specialists—both in character and in occupation."

IX

INVESTMENTS AND SUCCESS

A GREAT banker of Chicago was once asked if he had any rule for operating his institution. It was known that his losses were very small; he was never involved in any of the large failures of prominent concerns; and the number of his depositors constantly increased by leaps and bounds. He created the big commercial bank of the Central West and laid a foundation to which the business interests of Chicago largely owe their phenomenal growth.

The great banker answered by saying that he never thought of himself and seldom of the bank when loaning money, but rather of the success and happiness of those to whom he loaned. He said that he tried to create men rather than create

profits, but in creating men he made for his bank a tremendous number of friends, and thereby developed a large and successful business.

He sought young men who, he thought, were grounded with the right principles and who had the six qualities described in a preceding chapter. These young men would almost without exception succeed and they have to-day become the great merchants of the Central West. Furthermore, he loaned only to enterprises which he believed were beneficial to the city, and which helped create in people the right desires, purposes, and ambitions. He never would loan to the liquor interests; he backed only the more desirable theatres, and he recognised the needs of the better newspapers and other growing organisations. He believed that most bank losses come through loaning either to illegitimate enterprises or else to men who are not grounded in the fundamentals of righteousness.

Without doubt the accepting of interest for the loan of money is contrary to the

teachings of the early Christian church. On the other hand, there were no such things as corporations in those days, and we may be justified in assuming that, under present conditions, Jesus and the apostles would have taught differently. At any rate, that teaching has been set aside, and the practice of charging interest is commonly accepted to-day by church people. It should not be forgotten, however, that the Socialists still oppose the taking of interest, and that there is a large group of people who believe that the church is doing wrong in defending it. Therefore, a real responsibility still rests upon those who do accept interest. Moreover, the very fact that a question as to the right or wrong of accepting interest exists should make us all the more careful about our investments. This means:

(1) That we should invest only in industries which make people healthier, happier, or more prosperous.

(2) That we should insist that such corporations be operated by men who

stand for righteousness and the application of religion to business.

(3) That church people should combine and use their proxies to have the corporations in which they invest operated for the purpose of rendering service and not merely as money-making propositions.

There once was a time when the Church and the home actually directed the education of the children. Then this education was gradually turned over to the public schools. The schools being a public enterprise, it was felt that this shifting of responsibility could be safely done. The influence of the Church and the home has since been greatly curtailed in directing the work of the public schools. The public schools have largely become a football for politics. Hence, to-day the public schools are not educating the young people. The great educational forces to-day are the newspapers, movies, and bill-boards. These are all private enterprises operated for profit.

The ownership of the newspapers varies in different communities. There are great newspapers which are a power for good, but there are many others which are a power for evil. The movies, which are a tremendous factor in the education of our young people, are certainly not all to be commended for the kind of influence which they exert. As for bill-boards, they derive their income largely from the tobacco interests and are devoted mostly to encouraging our young people to smoke.

It is not the purpose of this chapter to advise the securities of newspapers, movie companies, and advertising agencies as an investment. It should be recognised frankly, however, that these things are great factors in determining our children's future and our own success and happiness. Furthermore, we can insure such success and happiness only as they are controlled by the best people.

The Sunday School is a splendid institution and has done a tremendous amount of good, but its great power existed before

the days of coloured supplements, movies, and bill-boards. We worked in the Sunday School and invested in its support because we recognised its influence. If we apply the same reasoning to modern conditions, we will become a factor in the ownership of such institutions as the newspapers, movies, and bill-boards—which are to-day directing the thoughts of our young people.

It is a fine thing for a church to build a parish house where it can have theatricals and socials once a month. The Church with earnest desires could accomplish much more, however, if it would put money into the leading movie theatre in the community, and use modern methods to direct the thoughts and the motives of the young people of the community. This means that the success and happiness of a community demand that its best people acquire control of its newspapers, movies, and bill-boards.

A wonderful opportunity for tremendous good exists in the radio, which is now in its infancy. At the present time the

American Radio Corporation of America, which controls the patent rights and the broadcasting apparatus, is in the hands of good men. But its stock is publicly traded in and at any time the control may be bought by the worst elements of this country. Radio, therefore, offers a wonderful opportunity for effective good work. Surely the control of the broadcasting stations should be held by the best interests of this country.

It is popular to knock the retailer. We blame him for the high price of meat, of coal, and of clothing. Without doubt he is to blame for certain things, but he is no more to blame for the present high cost of living than are manufacturers, jobbers, and bankers. We all must bear a share of the guilt. However, it is not my purpose to discuss this phase of the question; but merely to emphasise that the retailer is a great factor in shaping the desires, success, and happiness of our people. There are probably two million retailers in the thirty or more groups into which they are divided by the United States Census. In

only ten of these groups there are over a million retail stores.

Grocery and General Stores	335,000
Dry Goods Stores	135,000
Shoes	140,000
Drugs	100,000
Garages and Auto Supplies	85,000
Hardware and Sporting Goods	75,000
Furniture	45,000
Men's Wear	40,000
Jewelry	25,000
Musical Instruments	20,000

These stores all have from one to several thousand clerks, and it is fair to say that the average would be at least three. This means that three million people are each day doing propaganda work which determines the health, happiness, and prosperity of our people. Probably over five million people are engaged every day in the selling of merchandise, and they are a definite factor in the directing of the tastes and desires of our children.

In addition to this, these retailers are a great factor in determining the business conditions of the country. They are

largely responsible for bringing about the periods of over expansion, which in turn, cause periods of depression and unemployment. The hands of the manufacturer, jobber, and banker are practically tied. The great captains of industry do not make business good or bad. Business is made good or bad by the attitude of the little corner grocery store at the cross roads. Yet we are permitting the retail business of the country to get into the hands of great corporations whose stocks are gambled with on Wall Street. Every day a score of grocers give up, being crowded out by the powerful chain store organisations. We cannot blame these chain stores and corporations as they are actually giving the people better service. Nevertheless, these chain stores are to become a source either of great evil or good and should be controlled by people of high ideals.

In most smaller places the banks are controlled by the best people of the community. Fortunately a bank cannot exist

in a moderately sized city or town unless the board of directors is made up of good men. People will not leave their deposits in the control of any other kind of men. At the present time, however, this control is limited largely to protecting the assets of the bank and thus making the business as profitable as possible. Yet every bank is a great factor in determining success and failure—happiness and disappointment. It can shape the course of the progress of the city in which it operates. Banks should be used as instruments of righteousness and not merely as money-making machines.

Most manufacturing consists of filling orders which are forwarded from the retailers either directly or through jobbers. Therefore, when the retailers realise their responsibilities and opportunities, most of the manufacturers will automatically follow in their trail. As a rule the retailers are the ones who create the demand, and not the manufacturers. In one industry, however, certain manufacturers are a very

pernicious influence, that is, those manufacturers who determine the style of clothes, especially the styles for women.

Those who have ever attended certain conventions of manufacturers of ladies' garments know what sometimes takes place there. A group of men will sit about a hotel room drinking and smoking, and determining what the women of the country shall wear two years hence! Moreover, they succeed even though they laugh and joke about the thing themselves. Every woman who can afford it, whether she is a minister's wife or a street walker, follows the orders of these conventions. The general problem involved in fashions is too intricate to discuss. If, however, fashions are inevitable, they ought to be determined always by the best element of the community instead of the worst, as is sometimes the case, especially when this can be so easily accomplished.

Moreover, this same problem applies to other lines of industry. A few things we have are necessities, such as a certain amount of food, fuel, and shelter; but

most things we have because some one else has them, and in many instances having or not having these extra things makes people happy or miserable. Instead of preaching and scolding about them, the most effective way to handle the problem would be for us to be a factor in determining these fashions in clothes, homes, furnishings, customs, etc.

Readers must admit that the happiness and success of every man in active business is closely allied with the government of his town, city, state, and nation. To have men lacking in character control the government either of a town or nation is dangerous. Not only do such conditions prevent the carrying out of constructive betterment programmes, but evil men may use their power to blackmail or at least to graft. They combine forces with the worst elements of the community, thus endangering the health, happiness, and prosperity of all.

With a little systematic investment in time and money, the best people of any community could control politics. Some

might consider such action on their part a sacrifice, but a study of the problem would surely show that such action would be an investment worth while. When considered in terms of health, happiness, and usefulness there is no question as to the desirability of such an investment. By "investment" are included both loans and gifts. The plan contemplates putting the best interests in the position of creditors of public utilities, hotels, theatres, and the host of other enterprises which so greatly determine the opinions, votes, and actions of the masses.

It is not recommended that people buy miscellaneous stocks, even to help good causes. Each of us must hold the equity and take the risks of his own business, but there is no reason why we should take the risk in the business of other people. The greatest need of industry to-day is that the stocks of companies be owned by those who are connected with them as executives, wage workers, or customers, thus eliminating absentee ownership. To the extent, however, that we do invest in out-

side equities, should not we do it with the good of the community as the principal consideration?

Churches are wondering why they are losing grip on the masses, why Lodges, Mutual Benefit Associations, Insurance Companies, etc., are growing so rapidly, while the Church is lagging behind. The real reason is that the Church is using an ox cart to reach the people while the Lodges, Mutual Benefit Associations, etc., are using the swift motor-car of modern insurance methods. The Church must devise some way to take care of its unfortunates. If a member of a lodge is helped materially by that lodge when he needs it, but hears nothing from the Church, he naturally gives his support to the lodge rather than to the Church. This does not mean that the Church should mix up in mutual insurance, but the Church must do something more to help its unfortunates in some material way, especially in the business of insurance. It has even been suggested that church membership should require maintaining a cer-

tain amount of life and health insurance. Surely this would be a better requirement for membership than the assent to certain formulas that few understand.

To control these new forces of civilisation would mean for us a certain amount of sacrifice in time, and perhaps in money. Everything, however, that is worth while requires sacrifice. Families have become successful when they have made the greatest sacrifice. People are not burned at the stake to-day because communities do not care what is believed, yet for the development of strength, sacrifice is as necessary to-day as it ever was. The greatest opportunities for sacrifice are in connection with investing time and money in those corporations which really determine the tastes, motives, purposes, happiness, and success of our people. Yet if we should do this, we might not find it a sacrifice after all. Many times men have tackled hard things, and gone forth with the purpose of making a great sacrifice, and the sacrifice has proved a blessing in disguise. All of these enterprises are

profitable as a group and should be just as profitable to us as to the ones now operating them. Many of these would be more profitable if operated by persons desiring to render service. In many instances—as in the case of the retailers—control is already in the hands of good people, but these good people lack organisation and vision. For instance, of the million retailers above mentioned, probably a third are church members and would be glad to co-operate in such a movement if they could be shown how to work.

If the best people of our country would only use, intelligently and collectively in the interests of righteousness, the proxies which they are now throwing into the waste basket, or mechanically signing and returning, a tremendous forward step could be taken. This would require no additional investment, but simply a sense of responsibility regarding the investments which we already have. Moreover, it is believed that if we should do this, our losses would be less and our profits greater. An

analysis of the losses which investments make suggests the fundamental trouble to be absentee ownership. Under the present system absentee ownership is somewhat necessary, but the evils connected with it could be greatly reduced if all would realise that with ownership goes responsibility. Yes, in the sight of God, we stockholders may be held accountable for the doings of the corporations in which we hold stock and for the success or failure of the millions in their employ.

X

DEVELOPING SUCCESS-PRODUCING QUALITIES

WHEN one is grounded religiously in the right occupation, and is associated with the right kind of people, and still is unable to get on, what remedy has he? The answer to this question brings us back again to those six important qualities, namely, Integrity, Industry, Intelligence, Initiative, Intensity, and Interest in one's work. If a certain amount of material prosperity is necessary to happiness, then a certain amount of these intangible qualities is necessary to secure a requisite amount of prosperity. Our consciences, health, wives, occupations, tastes, and friends are largely of our own making, but for the development of these six intangible qualities we are dependent upon prayer, the

contact of our spiritual selves with God.

Let me illustrate by discussing Integrity. We will assume that a lack of integrity is one of our weaknesses. As previously suggested, many persons who are naturally honest will probably need to develop some other of these six qualities rather than the "Integrity" factor. Integrity may be inherited or acquired. Both integrity and dishonesty are largely matters of habit. The habit of dishonesty is often formed early in life through fear of punishment, fear of failure, or fear of ridicule. People are not dishonest through choice or determination. People who are weak, physically or mentally, are most liable to fall into dishonest habits. People who are naturally strong physically and mentally are usually independent of the opinions and criticisms of others and hence are usually honest. It is easier for those physically strong and in good health to be honest. The way in which a child is treated by its parents and the training a boy receives from his first employer, do much to determine the honesty of the man

in later years. All this means that integrity is largely a habit and can be acquired or developed if one so desires.

It should surely be remembered, however, that each of us must be either honest or dishonest. There is no neutral ground. We are daily acquiring either habits of honesty or habits of dishonesty. Considering the vital importance which integrity bears to success, we all should strive to acquire honest habits. What can one do who desires to develop greater Integrity? There is only one sure way *and that is through prayer.* Before commencing a conversation—before making a statement—before writing a letter—repeat this silent prayer!

"Oh, God, I want to be honest. Make me honest right now. Give me courage to tell the absolute truth—knowing that the truth is best for every one in the end."

This does not mean that we need to be so blunt and thoughtless in speaking the truth as to hurt the feelings of any one. We should use the Golden Rule in connection with Integrity as in every other

connection. Integrity, like all else, can be used or abused, but we should always be honest in spirit. Moreover, when we do not tell all the truth, our retention should be in the interest of some one else and never for personal gain.

* * * * *

Let us consider another illustration, Industry, for example. No man ever made a success because he was made to work. People do not become successful if they must be forced to work. *Industry,* not *forced labour,* is one of the foundation stones of success. But suppose one does not love his work, what can he do? Frankly, he must do one of two things. He must either change into an occupation which he does love, or else he must acquire a love for his present work.

Changing occupation is rather risky. Moreover, it becomes more risky every time it is attempted. "The rolling stone gathers no moss" is a very true saying whichever way it is interpreted. The young man who has correctly analysed himself and entered a line for which he is

fitted and is with good religious people should make no change later in life. If the analysis shows he should go into merchandising, it makes little difference what he sells provided it is something which makes people healthier, happier, or more prosperous. It is nonsense for one to say he "loves" the grocery business, but "hates" the clothing business. A man may logically love merchandising and hate manufacturing or vice versa; but if he does not like the selling of one legitimate product it will be no easier for him to sell any other product. Or, if he does not like the manufacturing of one needed article, it will be no easier for him to manufacture any other article. Hence, he might just as well learn to like the business in which he is already engaged.

The one exception to this is the man who went into the wrong line of work at the beginning either by force of circumstances, without analysing his own characteristics, or who analysed them incorrectly. If a correct analysis, later in life, shows that one has made a distinct mis-

take in selecting his life work, then he is justified in changing. A man or woman must be industrious to be either successful or happy. Furthermore, employment statistics clearly indicate that two distinct changes are all a man should ever make. As all lines of business have about equal opportunities in the long run, his only excuse for changing is an unfitness for the especial group with which he is allied or the character of the people with whom he is working.

This brings us to the question, what shall the person do who is in the line of business for which he is fitted, but who still does not like to work? There is only one help for such a man and *that help is prayer*. A man who is in the one of the four basic groups for which he is fitted *can always acquire a love for work through prayer*. Prayer is the great economic force which will cause men to be industrious. It is the only force which will revive and recreate that pleasure in doing things, that joy in production, that love for industry. In the same way in-

itiative and courage can be developed through prayer.

With every asset there follows a responsibility; with every action there is a reaction. Men of genius are proverbially weak in certain ways. Men with energy and vision have far greater temptations than those who have not this energy and vision. It is only natural that those who are the most brilliant, should be tempted to spread out too much and become involved in too many undertakings. The able business man sees so many opportunities wherever he goes and whatever he does that it is very difficult for him to refrain from seizing one now and then. He sees possibilities in almost every person whom he meets. It is largely his ability to see these opportunities that make him a successful business man. However, every man has only a limited amount of time and energy. If he undertakes too much, he is apt to overload and fall down. Many men of integrity, industry, and initiative, fall down because they do not concentrate on one task and stick to that

one task. They are like a boy carrying many bundles—one more than he can possibly hold. He is always dropping one, and as he picks that up he drops another. This brings us to an illustration of Intensity.

The most successful business men are those who concentrate on producing, manufacturing, or selling only one product; men who merchandise but do not manufacture, or men who manufacture and let some one else merchandise are the most successful. As we spread out, we become thinner and thinner until our efforts in any one direction are of little avail. So long as all goes well, a man can swing many different things; but when one or more of them goes wrong, or should the man himself become ill, then comes trouble. Many failures of brilliant men are due to the fact that they were ill when something went wrong, or something went wrong because they were ill. Hence Intensity or Concentration is most surely one of the necessary qualities for success. It is a quality which should be carefully

watched by both young and old. The young man can get a successful start only by concentrating all of his time, thought, and energy on one line of business, and by knowing that business thoroughly. Hence the saying, "If you cannot beat a man at your own game, you surely cannot beat him at his." This simply means that we must concentrate on one business, and if we cannot make a success of that, we surely cannot make a success in two businesses or in the field of the other fellow. The same warning should be heeded by older men—especially those who have retired from business. Men who have been successful in their own line think they can be just as successful in some other line. Often a "retired" man thus loses the accumulations of his entire lifetime. Hence, "Green Pasturitis" is a disease which should be avoided by both the young and the old.

This temptation to "spread out" can be met and conquered only through Prayer. Constant and fervent prayer is the only antidote for this poison; it is the only way

successfully to overcome it. "Lead us not into that tempting speculation, but deliver us from going into that new enterprise," should be the prayer of many men. If this is our prayer, we should keep away from all people who have new propositions to offer and avoid "promoters" as one would avoid smallpox or drugs. Do not read their advertisements or circulars.

* * * * *

This same reasoning applies to the remaining qualities—intelligence, interest in one's work and a general sympathy for and interest in others. Teachers and business men are correct in saying that these six qualities cannot be taught in books. They are spiritual qualities, and as such must become a part of our lives and experiences. As one cannot measure electricity with a quart measure, so one cannot estimate or teach spiritual qualities by mathematical formulas or book learning. The great mistake of many writers on Success has been their failure to recognise the close relationship between success

and spiritual development. Hence the conclusion is as follows:

(1) *Success is true happiness.* Success and happiness are spiritual rather than material. Hence, success can be lost or won, but cannot be bought or sold like a commodity; neither can it be weighed or measured. The sooner this fact is understood by all classes—rich and poor—the better off will be the world.

(2) *A certain amount of material prosperity is necessary to happiness under modern conditions.* This type of success varies, however, with the age and the community in which one lives. An excess of material prosperity is a detriment rather than a help. So long as the acquiring of material prosperity aids one in developing spiritually, so long do these material things serve as an aid; but when they begin to retard spiritual growth, then they are detrimental to true success.

(3) The fundamental law of success and happiness is: *For every action there is an equal and opposite reaction.* This

means that we can succeed only as we help others to succeed. It means that our own characters, health, and prosperity are dependent upon having others righteous, healthy, and prosperous. It means that we all reap what we sow.

(4) *The structure which we call success is based upon a religious foundation* which requires a clear conscience, good health, a righteous employer or business associates, and a helpful wife; but the structure itself is built of such qualities as Integrity, Industry, Intelligence, Intensity, Initiative, and Interest.

(5) *These six success qualities are spiritual in nature and cannot be learned from books nor purchased with money.* They can be developed and acquired only through prayer. Thus it is evident that this whole question of success is most intimately bound up with a man's religion. In the last analysis, true success is really the reaction of true religion in our lives, our homes, and our business.

Printed in United States of America.

PROF. EDWARD A. STEINER

Author of "On the Trail of the Immigrant."

Old Trails and New Borders

$1.50.

A revelation of conditions to-day in the countries of Europe from which the ranks of the immigrant have been largely recruited.

"Alive in every line. The author is an exemplar of the possibilities America offers. Now he goes back to Europe to make a sympathetic survey. And whatever he sees he lets us see with him to the far horizon and with the larger background."—*Philadelphia Public Ledger.*

W. F. JORDAN *Secretary of The Upper Andes Agency of The American Bible Society*

Crusading in the West Indies

With Introduction by Rev. W. T. Haven, D.D. Illustrated. $1.75.

The story of twelve years' residence and experience in Latin America under the auspices of the American Bible Society. Mr. Jordan writes sympathetically of the men and women he has met, and of incidents which have come under his personal observation. Nearly every phase of life, as it is lived in Latin America, is dealt with.

PAUL RADER

Pres. Christian and Missionary Alliance.

'Round the Round World

$1.50.

What Mr. Rader saw and encountered in his round-the-world visit to foreign mission stations is here described. The breezy, inimitable personality of the writer is reflected from every page. It is a clarion call for world evangelization, written by one of the most virile and compelling forces in present-day American Christian activity.

FRANKLIN H. MARTIN, C.M.G., M.D., and others

South America from a Surgeon's Point of View

A Guide Book for Lay and Professional Travellers. Fully Illustrated. $3.00.

1. Description of trips to Panama, Peru, Chile, Argentina, Uruguay, Brazil, Ecuador and Bolivia.
2. Summary of Facts: Historical, Geographical, Political, Social and Industrial on all South American Countries.
3. Vocabularies: English-Spanish and English-Portuguese.
4. Illustrations: The Book is profusely Illustrated.

CHARLES E. JEFFERSON, D.D.

Under Twenty

Messages to Big Boys and Girls. $1.50.

Clothed in direct and simple language, Dr. Jefferson's messages to young folk enshrine truths of the highest import, and point towards the attainment of life's highest ideals. Out of his rich treasure-house, he brings forth "things both new and old." He is an acknowledged master of clear, unmistakable presentation, which finds ample expression in this admirable series of addresses.

JOHN T. FARIS, D.D.

Men Who Conquered

$1.25

The new volume in "Making Good Series" contains many hints on how to gain real success from the lives of men of modern days, such as William E. Dodge, Jacob Riis, Charles A. Eastman, Isaac Pitman, George W. Childs, John Muir, etc.

ARTHUR E. ROBERTS

Scout Executive, Cincinnati Council, Boy Scouts of America.

Emancipation of Youth

$1.00.

Beginning with the belief that most lads come into the world possible of being directed and developed into lives of normalcy and usefulness, Mr. Roberts proceeds to discuss such aspects of his subject as: Mind-making; Heredity; Bases of Habit; Periods of Growth; the Attitude and Influence of the Church, the School and the Home of the Boy; Adolescence and Leisure. James E. West, Chief Scout Executive (N. Y.), says: "I am quite enthusiastic over it. It is thoroughly sound —decidedly worth while."

HOWARD BEMENT *Professor of English, The Hill School.*

Old Man Dare's Talks to College Men

75c.

"Old Man Dare" is not an elderly person. The qualifying adjective betokens, not age but affection and respect felt for him by a number of College classmen to whom he gave a series of simple, unaffected talks such as may be held as likely to stimulate a lively sense of fair play, promote honorable dealing, develop character and a corresponding revulsion for mean, shabby conduct which falls below the standard of a man. These sane, straight talks of "Old Man Dare" form the contents of this present volume.

BIOGRAPHY AND REMINISCENCES

JAMES M. LUDLOW, D.D., Litt.D.

Author of "The Captain of the Janizaries," "Deborah," etc.

Along the Friendly Way

Reminiscences and Impressions. Frontispiece, 12mo, cloth, net

Dr. Ludlow has observed keenly, and thought wisely and deeply; he has read extensively, traveled widely, and rubbed elbows and wits with men great and little of many nations and under varying conditions. He is the "full man" of which the philosopher speaks. And all these intellectual and spiritual riches garnered from many harvests he spreads before the reader in a style that is remarkable for its felicity of phrasing, the color of its varied imagery, and its humor, warmth, and human sympathy.

HERBERT H. GOWEN, F.R.G.S.

The Napoleon of the Pacific: Kamehameha the Great

Illustrated, 12mo, cloth, net

The history of the great chieftian who, in the closing years of the eighteenth century, effected the union of the eight islands of the Hawaiian Archipelago and welded them into a kingdom. Both student and general reader will find THE NAPOLEON OF THE PACIFIC a richly-stored mine of deeply interesting information, extremely difficult to come at in any other form.

CLARA E. LAUGHLIN

Foch the Man

New Revised and Enlarged Edition with Additional Illustrations. Net

W. B. McCormick in the *N. Y. Sun* says: "Miss Laughlin has let nothing escape her that will throw light on the development of his character. A revelation of the man who at sixty-seven put the crowning touch to the complete defeat of Germany's military pretensions."

FREDERICK LYNCH, D.D.

The One Great Society

A Book of Recollections. 12mo, cloth, net

Records of some personal reminiscences and recollections of the author, who, as preacher, editor and prominent member of one or two international organizations, has met many of the world's prominent men in the fields of divinity, philanthropy, literature and reform.

NEWELL DWIGHT HILLIS

Author of "Great Books as Life-Teachers."

Great Men as Prophets of a New Era

$1.50.

Dr. Hillis' latest book strikes a popular chord. It fairly pulses with life and human sympathy. He has a large grasp of things and relations, a broad culture, a retentive memory and splendid imagination, and there are few writers to-day with so large an audience assured in advance. The subjects include: Dante; Savonarola; William the Silent; Oliver Cromwell; John Wesley; John Milton; Garibaldi; John Ruskin, etc.

THOS. R. MITCHELL, M.A., B.D.

The Drama of Life

A Series of Reflections on Shakespeare's *"Seven Ages."* Introduction by Nellie L. McClung.

$1.25.

A fresh, stimulating discussion of old themes. Mr. Mitchell handles his subject with unusual directness, bringing to its discussion clarity of thought and lucidity of expression which has already won the enthusiastic endorsement of Sir William Robertson Nicoll, Chas. W. Gordon, D.D., (Ralph Connor) Archdeacon Cody and Prof. Francis G. Peabody.

D. MACDOUGALL KING, M.B.

Author of "The Battle with Tuberculosis."

Nerves and Personal Power

Some Principles of Psychology as Applied to Conduct and Health. With Introduction by Hon. W. L. Mackenzie King. $2.00

Premier King says: "My brother has, I think helped to reinforce Christian teaching by showing wherein recent medical and scientific researches are revealing the foundations of Christian faith and belief in directions hitherto unexplored and unknown.—The world needs the assurance this book can scarcely fail to bring."

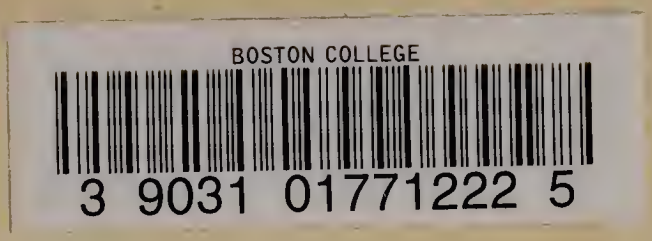
REV. R. E. SMITH *Waco, Texas.*

Christianity and the Race Problem

$1.25.

A sane, careful study of the Race problem in the South, written by a born Southerner, the son of a slave-owner and Confederate soldier. Mr. Smith has lived all his life among negroes, and feels that he is capable of seeing both sides of the problem he undertakes to discuss.

5.31.3.7



DOES NOT CIRCULATE

Babcock P.W.

BOSTON COLLEGE LIBRARY
UNIVERSITY HEIGHTS
CHESTNUT HILL, MASS.

Books may be kept for two weeks and may be renewed for the same period, unless reserved.

Two cents a day is charged for each book kept overtime.

If you cannot find what you want, ask the Librarian who will be glad to help you.

The borrower is responsible for books drawn on his card and for all fines accruing on the same.